Protect Yourself with a Credit Freeze

A Practical Resource Guide • ericrod.com

What Is a "Credit Freeze"?

A credit freeze — also called a security freeze — locks your credit report so no one can open new credit accounts in your name. It's free, reversible, and one of the most effective tools against identity theft.

You can still use your existing credit cards and check your own credit report at any time. The freeze only blocks new creditors from accessing your credit information file. This protects both your credit and personal information from unauthorized exposure.

Why It Matters More Than Ever

Data breaches expose billions of credit records every year. Once a criminal has your Social Security number and date of birth, they can apply for credit in your name within minutes. A credit freeze stops that process before it starts — even if your data is already out there.

⚠ Emerging Threats That Make a Freeze Even More Important

Synthetic identity fraud — criminals combine real and fake info to create new identities using your SSN.

Medical identity theft — fraudsters use your identity to bill insurance or obtain prescriptions.

Child identity theft — children's SSNs are targeted because they have no credit history to raise alarms.

AI-assisted fraud — scammers use automated tools to apply for credit at scale using stolen data.

Freezing your credit costs nothing and takes minutes. It is one of the few protections that works even after your data has been stolen. Scammers are stopped from opening bogus new credit accounts in your name.

How to Place a Credit Freeze

Contact each bureau individually — the process is free and takes about 5 minutes per bureau:

- **Equifax:** https://www.equifax.com/personal/credit-report-services/credit-freeze/
- **Equifax** — 1-800-685-1111
- **Experian:** https://www.experian.com/freeze/center.html
- **Experian** — 1-888-397-3742
- **TransUnion:** https://www.transunion.com/credit-freeze
- **TransUnion** — 1-888-909-8872

You'll need your name, address, date of birth, and Social Security number. Each bureau will give you a personal identification number (PIN) or account login to manage your freeze.

How to Temporarily "Unfreeze" Your Credit

Log back in to the credit bureau's website, follow the instructions, and choose to lift the freeze. You can set a specific end date or unfreeze for a named creditor only. The freeze goes back into place automatically when the window closes.

> ***Pro Tip:* You May Only Need to Unfreeze One Bureau**
> Before applying for credit, ask the lender which bureau they use to pull reports.
> Most lenders check only one of the three: Equifax, Experian, or TransUnion.
> Unfreeze ***only*** that bureau — keep the other two locked.
> This saves you time and keeps your exposure to a minimum.

Helpful Resources

- **Annual Credit Report (free weekly reports):** https://www.annualcreditreport.com
- **FTC Identity Theft Recovery:** https://www.identitytheft.gov
- **FTC Report Fraud:** https://reportfraud.ftc.gov
- **BBB Scam Tracker:** https://www.bbb.org/scamtracker
- **AARP Fraud Watch Network:** https://www.aarp.org/money/scams-fraud/
- **Identity Theft Resource Center:** https://www.idtheftcenter.org