

# FREEZE YOUR CREDIT TO PREVENT FRAUD

Prevent identity theft by placing a FREE credit freeze your credit report with each of the three major credit reporting agencies. This can stop creditors from approving new, fraudulent credit accounts in your name. You can place a credit freeze online, by phone, or by mail. You can also temporarily lift the freeze if you ever need to apply for credit. Freezing does not impact your credit score.



## HOW TO “FREEZE” YOUR CREDIT

Contact each of the three major credit bureaus individually to freeze your credit:

EQUIFAX	EXPERIAN	TRANSUNION
<a href="http://www.equifax.com/freeze">www.equifax.com/freeze</a>	<a href="http://www.experian.com/freeze">www.experian.com/freeze</a>	<a href="http://www.transunion.com/freeze">www.transunion.com/freeze</a>
1-800-349-9960	1-888-397-3742	1-888-909-8872
PO Box 105069 Atlanta, GA 30348	PO Box 4500 Allen, TX 75013	PO Box 2000 Chester, PA 19016

➡ Each bureau may be slightly different, but generally you will need to provide info such as Social Security number, date of birth, and address. Be prepared to answer some authentication questions, too (such as confirming a former address or employer). Identifying information should only be provided if you directly contacted the credit bureau - never share identifying info with unsolicited callers.

➡ A credit freeze will help prevent new accounts from being opened in your name, but it does not stop all potential for fraud. Always check monthly statements carefully for signs of fraudulent activity.

➡ You are entitled to a free credit report from the three reporting agencies each year ([www.annualcreditreport.com](http://www.annualcreditreport.com)).

**DID YOU KNOW** you can also freeze the credit for a minor child or incapacitated adult.

**National Elder Fraud Hotline**  
**1-833-372-8311**

