# How to Freeze Your Credit

Contact all three credit bureaus individually to get a freeze, which is the best protection for your credit files.

Credit: NerdWallet – Bev O'Shea

A credit freeze keeps the sensitive data in your credit files from being accessed without your specific consent. That can protect you from fraudulent credit applications, even if a criminal has key information such as your birthdate and Social Security number.

**Key takeaways:**

- A freeze blocks access to your credit reports, protecting against scammers' attempts to open fraudulent accounts.
- You have to contact each of the three credit bureaus individually.
- Placing a credit freeze is free for you and your children, as is lifting it when you want to apply for new credit.
- A freeze does not affect your credit score.

## How a credit freeze works

A credit freeze protects you by blocking access to your credit reports. When someone applies for credit using your personal information, a lender or card issuer typically checks your credit before making a decision.

If your credit is frozen, the potential creditor cannot see the data required to approve the application.

You can use a PIN or password to unfreeze your credit when you need it.

## How to freeze your credit

Contact each of the three major credit bureaus — Equifax, Experian and TransUnion — individually to freeze your credit:

- **Equifax:** Call 800-349-9960 or go online. Check out our step-by-step Equifax credit freeze guide.
- **Experian:** Call 888-397-3742 or go online. Here’s a detailed walk-through on getting an Experian credit freeze.
- **TransUnion:** Call 888-909-8872 or go online. Read our TransUnion credit freeze guide.

You can also freeze your credit report at two lesser-known credit bureaus that may have information about you:

- **Innovis:** Call 800-540-2505 or go online.

- **National Consumer Telecom & Utilities Exchange:** Call 866-343-2821 or go online.

## Information you need to freeze your credit at all 3 bureaus

It's a good idea to gather all the documents you will need before initiating a credit freeze. While all three credit bureaus have slightly different requirements, here is the information you will generally need to provide:

- Social Security number.
- Date of birth.
- Address.

Depending on how you initiate the credit freeze — online, by phone, or by mail — you might also need:

- Copy of your passport, driver's license or military ID.
- Copy of tax documents, bank statements or utility bills.
- Proof of address, like a utility bill.

Note: If you freeze your credit by phone, be prepared to answer some authentication questions, too.

Once a credit freeze is in place, it secures your credit file until you lift the freeze. You can unfreeze credit temporarily when you want to apply for new credit.

## How to unfreeze your credit

Go to the credit bureau website and use the PIN or password you used to freeze your credit to unfreeze your credit. You can also unfreeze your credit by phone or postal mail if you can provide the PIN established when the freeze was set up. Unless you use postal mail, unfreezing takes effect within minutes of requesting it.

When you are applying for credit, you can ask the creditor which credit bureau it will use to check your credit and unfreeze only that one. Or, if you're shopping for a loan and may make several applications in a short period, you may choose to lift the freeze at all three major credit bureaus.

You can choose to unfreeze for a specified time period, after which the freeze automatically resumes.

## How to freeze your child's credit

Parents and guardians can freeze the credit of a child under 16.

If you request a freeze for your child, the credit bureau must create a credit file for the child, then freeze it. In addition to supplying the information required for an adult credit freeze, you'll also need the child's birth certificate and proof that you have standing to freeze the child's credit.

## When to get a credit freeze

If you're not actively shopping for a credit card or loan, freezing your credit is wise. Now that freezing credit and unfreezing credit are free, NerdWallet recommends that all consumers protect themselves in this way.

If you think your data may have been compromised, for instance in a data breach, get a credit freeze. It's especially key if your all-important Social Security number may have been disclosed.

## Cons of a credit freeze

There are a few, potentially:

- A freeze can give you a false sense of security — you may still be susceptible to fraudulent charges on an existing credit account if it's been compromised, or health care or tax refund scams involving your Social Security number. It's still important to check monthly statements carefully for signs of fraudulent activity.
- It can complicate creating a mySocialSecurity account (to track earnings, estimate future benefits, etc.). You can do so with a credit freeze or fraud alert in place, but you'll have to go in person to a Social Security office.
- Your insurance rate could increase if your state allows the use of credit information to set rates. In some cases, insurers can't access your frozen file and might not give you a discount a good score entitles you to. If that happens, you can call your agent to find out if you need to unfreeze your credit.
- It can be somewhat inconvenient, because you need to remember to lift the freeze when you want to apply for credit. That inconvenience pales in comparison to having to unwind fraud or identity theft, though.
- You may forget whether your credit is frozen. (If that happens, there are simple ways to find out if your credit is frozen.)

## Credit freeze or credit lock?

Both a credit freeze and a credit lock block access to your credit reports. However, a credit lock is a product offered voluntarily by a credit bureau, which may charge a fee. Equifax's credit lock is free; TransUnion offers a free lock through its TrueIdentity product or as part of a broader paid subscription; Experian's lock is available only as part of a paid subscription package.
Credit freeze services are mandated by federal law and are free.
Credit locks may offer convenience — such as being opened and closed with a finger swipe on an app — but they offer fewer legal protections than a freeze.

## Who can access frozen credit reports?

A credit freeze makes your credit reports inaccessible to most people, with a few exceptions:

- You can access your own records, including getting your free annual credit reports. You can also check your free credit report summary and score from NerdWallet while your credit reports are frozen.
- Your current creditors still have access, as do debt collectors.
- Marketers can see your credit reports for the purpose of sending you offers.
- In certain circumstances, government or child support agencies can see them.
- You can still give permission to an employer or potential employer to check your credit (though the version they see omits certain details).