Beyond Wealth
PARTNERS

Credit Freeze Guide

HOW TO LOCK YOUR CREDIT AT ALL THREE BUREAUS

A credit freeze is free, takes about 10–15 minutes per bureau, and does not affect your credit score. You must freeze at all three bureaus separately — freezing one does not freeze the others.

Equifax

WEBSITE	PHONE
equifax.com/personal/credit-report-services/credit-freeze	1-800-685-1111

ONLINE (RECOMMENDED)

Step 1: Go to equifax.com/personal/credit-report-services/credit-freeze

Step 2: Click "Place a Security Freeze."

Step 3: Create a myEquifax account or log in if you already have one.

Step 4: Verify your identity using your SSN, date of birth, and address.

Step 5: Submit the freeze request. You will receive a confirmation immediately.

BY PHONE

Call 1-800-685-1111. Have your SSN, date of birth, and current address ready. Follow the automated prompts to place a freeze.

BY MAIL

Send a written request to: Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348-5788

Include: full name, SSN, date of birth, current and previous addresses, and a copy of a government-issued ID.

Experian

WEBSITE	PHONE
experian.com/freeze/center.html	1-888-397-3742

ONLINE (RECOMMENDED)

Step 1: Go to experian.com/freeze/center.html

Step 2: Click "Add a Security Freeze."

Step 3: Create an Experian account or log in.

Step 4: Verify your identity — Experian may ask security questions based on your credit history.

Step 5: Submit the freeze. You'll receive a PIN to use when you want to lift the freeze.

BY PHONE

Call 1-888-397-3742 and follow the prompts. Have your SSN, date of birth, and address available.

BY MAIL

Send a written request to: Experian Security Freeze, P.O. Box 9554, Allen, TX 75013

Include: full name, SSN, date of birth, two proofs of address, and a copy of a government-issued ID.

TransUnion	WEBSITE	PHONE
	transunion.com/credit-help/credit-freeze	1-888-909-8872

ONLINE (RECOMMENDED)

Step 1: Go to transunion.com/credit-help/credit-freeze

Step 2: Click "Add a Freeze."

Step 3: Create a TransUnion account or log in.

Step 4: Verify your identity using your SSN, date of birth, and address.

Step 5: Submit the freeze. TransUnion will confirm and provide a PIN.

BY PHONE

Call 1-888-909-8872. Have your SSN, date of birth, and address ready.

BY MAIL

Send a written request to: TransUnion LLC, P.O. Box 160, Woodlyn, PA 19094
Include: full name, SSN, date of birth, two proofs of address, and a copy of a government-issued ID.

How to Temporarily Lift (Thaw) Your Freeze

When you need to apply for credit, you can temporarily lift the freeze:

→ Log in to each bureau's website and select "Temporarily Lift" or "Remove Freeze."

→ You can set a specific time window (e.g., 24–72 hours) after which it automatically refreezes.

→ You can also lift it for a specific lender if you know which bureau they pull from.

→ The lift is typically instant online. By phone or mail it can take 3 business days.

TIPS & REMINDERS

→ Save your PINs — Experian and TransUnion issue PINs when you freeze. Store them somewhere secure.

→ Freeze for minors too — Children's SSNs are a prime target for identity theft. You can freeze their credit even if they have no credit history.

→ Consider ChexSystems — This is the bureau banks use when opening checking/savings accounts. Freeze at chexsystems.com if desired.

→ A freeze does not affect your existing accounts, credit score, or ability to use current cards.

→ It is completely free to place, lift, or remove a freeze at all three bureaus.

If you have already been a victim of identity theft, also consider placing a fraud alert at any one bureau — they are required to notify the other two. Visit identitytheft.gov for additional recovery resources.