

How to Freeze Your Credit with All 3 Credit Bureaus

Experian:

- Go to www.experian.com/freeze
- Fill out fields
 - Name, Address, SSN, DOB, Non-Work Email Address, & Previous Address (if less than 6 months)
 - Accept terms
- Create account by inputting a username and password then selecting and answering a security question. Lastly, input any 4 numbers to be your PIN.
- Answer ID Questions (Often the answer is “None of the Above”. If incorrect, a form will be generated to send in with documentation.)
- The next page shows your status frozen status. If not already selected, select ‘Frozen’.
- Email used: _____ and PIN: _____
- User name: _____ Password: _____
- Secret question/answer: _____
- OR call them at 888-397-3742 to freeze over phone and have PIN mailed to you

Equifax:

- Go to <https://my.equifax.com/consumer-registration/UCSC/#/personal-info>
- Fill out fields
 - Name, DOB, SSN, Phone Number, Address
- Confirm “I’m not a robot” and click ‘Continue’
- Create your account
 - Input non-work email address (use separate non-work email for spouse) & create a password (requirements listed on the site)
 - Accept terms of use
- Let’s verify your identity
 - Click “Yes, Send Me An Email/Text”, retrieve code from your email or text messages, and input into website.
- Continue to account and click on the “Freeze” link on left hand side.
- Place Freeze and Commit
- Email used: _____ and Password/PIN: _____
- OR call them at 800-685-1111 to freeze over phone and have PIN mailed to you

TransUnion:

- Go to <https://www.transunion.com/credit-freeze>
- Click ‘Add Freeze’ and register to create a new Freeze Account
 - Name, Address, SSN (last 4), DOB, Cell Phone, Non-Work Email Address & Previous Address (if less than 6 months)
 - Click ‘I Accept & Continue To Step 2’
- Choose a User Name (5 or more characters) and Password (8 or more characters) (must use letters and numbers), then select a secret question and answer
- Click ‘I Accept & Continue to Step 3’
- Verify Identity: Choose whether to get a passcode via text message or phone call then select ‘Agree And Send Passcode’.
- Retrieve code from text message and input into site. Click ‘Verify My Identity’.
- After identity is verified, click ‘Continue’ to access site.
- Click on upper left box labeled ‘Credit Freeze’ then click on ‘Add Freeze’.
- Select a 6-digit PIN and confirm. Write PIN on this sheet or attach for later reference in order to thaw.
- Print Account confirmation

SEE NEXT PAGE

- Email used: _____ and PIN: _____
- User name: _____ Password: _____
- Secret question/answer: _____
- OR call them at 800-916-8800 to freeze over phone and have PIN mailed to you

Once all access information is noted on this sheet, please store in a secure place to access if needed for unfreezing accounts in the future.

Verify you are able to use the information written above to manage/thaw your credit freezes with all three bureaus if the need arises.

Freeze Description: Reports and scores cannot be pulled. For Experian, a password/PIN is required to unlock. Equifax & TransUnion can unlock by logging into account. Creditors and lenders that you have accounts with can still access as can law enforcement and government agencies.

Freezes must be lifted no later than three business days after requested. Ask which agency is being used and lift only that one.

Freezes don't stop fraud on existing accounts.

Freezes are free in the state of Washington.

Fraud alerts allow creditors to get a copy of a report as long as they take steps to verify your identity. May be notified after account already opened.

Here is how to pull your annual free credit report from each of the 3 credit bureaus.

Go to www.annualcreditreport.com

- Click on red box that says "Request your free credit reports" and then again on the red box that says "Request your free credit reports".
- Fill in your name, date of birth, Social Security number, and address then click "Next" (if you have lived at your address for less than 2 years you will also need to input your previous address).
- Choose the credit bureau you would like to get your report from (Transunion, Experian, or Equifax).
- If you chose...
 - TransUnion
 - You will see another screen with your name, date of birth, and Social Security number. Click "Continue".
 - Experian
 - You will be taken directly to the identity verification questions, see next step.
 - Equifax
 - You will be asked to enter the last four of your Social Security number again. The click "Continue".
- You will be asked some identity verification questions. Answer them and click "continue".
- Once your credit report is on the screen be sure to print it out and/or save it to your desktop for future reference. You can bring in to your next in office meeting for additional review as well.

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The companies mentioned above are not affiliated with LPL Financial.