Money & Identity · Part 1 of 3

Freeze Your Credit

Helps stop someone from opening new credit in your name. It's free and does not impact your credit score.

About 20 minutes Steps checked October 11, 2026

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General information, not professional advice. You decide which steps fit your situation.

The short answer

Place a free credit freeze at each of the three big credit bureaus: Equifax, Experian and TransUnion. A freeze stops lenders from pulling your credit report, so no one can open a new account in your name. It does not change your credit score or the cards you already have, and you can lift it in minutes when you need to borrow.

What you will need

- Your Social Security number
- Your addresses from the last two years
- Your phone, for verification codes
- A safe place to save three new logins

What a freeze does not change

Most people put this off because they think it will get in their way. It mostly will not.

- **Your existing cards and loans keep working.** A freeze only blocks new credit.
- **Your credit score is untouched.** Placing or lifting a freeze does not change it.
- **It is free.** Federal law has made freezes free to place and lift since September 2018.
- **It is not permanent unless you want it to be.** You can lift it for a day, a week, or for good, usually within minutes online or by phone.

Do all three, not just one

A lender only needs one bureau to say yes. If you freeze two and leave the third open, a thief can still get through the third. Set aside about 20 minutes and do them back to back.

Bureau 1: Equifax

1. Go to equifax.com and choose Credit Freeze, or call 888-298-0045.
2. Create a free myEquifax account. You will verify who you are with a one-time code or a few questions about your history.
3. Choose to place a freeze, and wait for the confirmation on screen.

Bureau 2: Experian

1. Go to experian.com and choose Credit Freeze, or call 888-397-3742.
2. Create a free Experian account. You do not need to buy anything; skip any paid offers.
3. Add the freeze. Requests made online take effect right away.

Bureau 3: TransUnion

1. Go to transunion.com and choose Credit Freeze, or call 800-916-8800.
2. Create a free TransUnion account. The same account is where you will lift the freeze later.
3. Add the freeze and wait for the confirmation.

Save the three logins

You will need each login to lift the freeze later. Save them in a password manager, or in a password book kept somewhere safe at home. See our guide to creating unique passwords.

When you need to borrow

1. Ask the lender, landlord or card company which bureau they will check.
2. Sign in to that bureau and lift the freeze temporarily, for a few days or a date range.
3. Online and phone requests to lift a freeze must be handled within one hour, by law.
4. Let the freeze return on its own, or put it back yourself when you are done.

Nobody legitimate will ask you to unfreeze

The pressure-to-thaw call is the scam

If someone calls, texts or emails asking you to lift your freeze, share the code from a bureau, or read back a PIN, hang up. Lenders ask you to lift a freeze only when you have applied for something yourself.

If you want to go further

Some lenders and companies use smaller reporting agencies. Freezing these is optional, free, and closes more gaps:

- **Innovis**, a fourth credit bureau some lenders check.
- **NCTUE**, which phone, cable and utility companies use when you open service.
- **ChexSystems**, which banks use when you open a checking or savings account.

Freeze or fraud alert? A fraud alert asks lenders to take extra steps to confirm it is you, and you only need to place it at one bureau, which tells the other two. A freeze is stronger, because it blocks the credit check entirely. If you think your information has already been misused, you can use both.

Check your work

- [ ] Equifax shows a freeze in place.
- [ ] Experian shows a freeze in place.
- [ ] TransUnion shows a freeze in place.
- [ ] All three logins are saved somewhere safe.
- [ ] You know how to lift a freeze when you need to borrow.

Sources: Federal Trade Commission, Credit freezes and fraud alerts; USA.gov, How to place or lift a credit freeze; each bureau's own freeze page. Checked October 11, 2026.

About this guide

General information to help you make safer choices online, not legal, financial, tax or professional security advice. You decide which steps fit your situation. No tool or checklist can prevent every kind of fraud or identity theft; these steps lower your risk but cannot remove it. Companies named here reflect our

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