



Freezing Your Credit at All Three Bureaus, Step by Step

Free, at all three bureaus, step by step

————— An Extended Guide · No. 1644 · PASSWORDS & SECURITY —————

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1. What a credit freeze actually does

It locks your credit file so no one can open new accounts in your name.

A credit freeze — sometimes called a security freeze — tells the three big credit bureaus to stop handing out your credit file to new lenders. When a crook tries to open a credit card, a car loan, or a phone plan in your name, the lender checks your credit first. With a freeze in place, that check comes back blocked, so the application is turned down. The thief moves on because there is nothing they can do with your stolen information.

A freeze does not touch the accounts you already have. Your credit cards keep working, your mortgage and car payments report normally, and your credit score is unchanged. It also costs you nothing. Since September 2018, federal law requires all three bureaus to place and lift freezes for free, for you and for anyone whose credit you manage.

GOOD TO KNOW

A freeze is different from fraud alerts and from the 'credit lock' apps the bureaus advertise. The freeze is the free, legally protected version. We'll untangle the difference later in this guide.

For most people — and especially for anyone retired, who rarely opens new credit — a freeze is the closest thing there is to a seatbelt for your identity. You set it once, leave it on, and only lift it the few times a year you actually apply for something.

2. Why freezing beats hoping

Your information is almost certainly already out there.

It is uncomfortable but true: the pieces a criminal needs to impersonate you — your name, date of birth, address, and Social Security number — have been exposed in one data breach or another. Big breaches over the past decade have spilled this information for a large share of American adults. You cannot put that toothpaste back in the tube.

What you can control is whether that stolen information is useful. A freeze makes it far less useful, because the one thing a thief wants to do — open new credit — is exactly what gets blocked. Monitoring services only tell you after something bad has happened. A freeze helps stop it from happening in the first place.

- Monitoring = a smoke alarm. It tells you there's a fire.

- A freeze = a locked door. It helps keep the fire from starting.
- You can have both, but the freeze does the heavy lifting.

The best part is that once it's done, it's done. There is no monthly fee, no app to check, and nothing that expires. It quietly does its job in the background for years.

3. The three bureaus — and two you may not know

Freeze the big three first; the others are a bonus.

There are three major credit bureaus, and each keeps its own separate file on you. Freezing one does nothing to the other two, so you have to place a freeze at each one individually. The three are Equifax, Experian, and TransUnion.

- 1 Equifax — online at equifax.com, or by phone.
- 2 Experian — online at experian.com, or by phone.
- 3 TransUnion — online at transunion.com, or by phone.

Once you've done the big three, there are two smaller agencies worth knowing about for the truly thorough: Innovis, and the National Consumer Telecom & Utilities Exchange (NCTUE), which some phone and utility companies check. Freezing those is optional and most people skip it — the big three cover the vast majority of new-credit applications.

TIP

Set aside about half an hour and do all three in one sitting. Trying to come back 'later' for the second and third is how people end up only half-protected.

4. What to gather before you start

A short checklist so you're not hunting for things mid-way.

The bureaus have to be sure it's really you before they'll freeze your file, so they ask a few identity questions. Having everything in front of you makes the whole process smooth. Here's what you'll want on the table.

- Your Social Security number.
- Your date of birth.
- Your current address, and the one before it if you moved in the last couple of years.
- A government photo ID, in case you're asked to upload or mail a copy.
- An email address you can check, and your phone nearby for verification codes.

The online route usually asks a few multiple-choice questions pulled from your own history — an old street you lived on, a lender you've used, a rough loan amount. Answer honestly; if you're unsure, pick 'none of the above,' which is often the correct and safest answer.

WATCH OUT

Only type this information into the bureaus' own websites, reached by typing the address yourself. Never start a freeze by clicking a link in an email or text — that's exactly how scammers harvest the very details a freeze is meant to protect.

5. Freezing at Equifax

The same shape as the other two, so you'll learn the rhythm here.

Open your web browser and type equifax.com into the address bar yourself. Look for the credit freeze section — it's usually under a heading like 'Credit Report Services' or 'Place a Security Freeze.' You'll be asked to create a free 'myEquifax' account, or sign in if you already have one.

- 1 Go to equifax.com and find 'Credit freeze' or 'Security freeze.'
- 2 Create or sign in to your free myEquifax account.
- 3 Verify your identity with the questions it asks.
- 4 Choose to place the freeze, and confirm.
- 5 Save the confirmation on the screen.

When it's done, the site confirms the freeze is on. With an online account, you'll lift and re-freeze later with the same login rather than a separate PIN — one reason the online route is a little easier to live with than the phone or mail routes.

TIP

Prefer the phone? Equifax takes freeze requests by phone as well. A phone or mail freeze can take up to one business day to take effect, where online is usually immediate.

6. Freezing at Experian

Same idea, slightly different buttons.

Type experian.com into your browser. Experian's freeze page is often reached through a 'Security Freeze' or 'Freeze your report' link. As with Equifax, you'll make or sign in to a free account, confirm who you are, and switch the freeze on.

- 1 Go to experian.com and find 'Security freeze.'
- 2 Create or sign in to your free account.
- 3 Verify your identity.
- 4 Place the freeze and confirm.
- 5 Note the PIN if one is given, and store it safely.

Experian may give you a PIN. If it does, treat that PIN like a house key — you may need it to lift the freeze later. Write it in your password manager or in the same safe place you keep other important numbers, not on a sticky note stuck to the monitor.

GOOD TO KNOW

Experian also runs a phone line and accepts freeze requests by mail if you'd rather not do it online. The protection is identical whichever route you pick.

7. Freezing at TransUnion

The third and final one — then you're covered.

Last of the big three. Type transunion.com and look for 'Credit Freeze' or 'Security Freeze.' You already know the rhythm: account, identity check, confirm the freeze, save the confirmation.

- 1 Go to transunion.com and find 'Credit freeze.'
- 2 Create or sign in to your free account.
- 3 Verify your identity.
- 4 Place the freeze and confirm.
- 5 Save your confirmation and any PIN.

Once this third freeze is confirmed, you have done the most important identity-protection step there is. Take a moment to write down, in one place, that all three are frozen and the date you did it. Future-you will be glad to have that note.

TIP

Keep a simple index card or a note in your password manager: 'Credit frozen — Equifax, Experian, TransUnion — [date].' It turns a vague 'I think I did that' into a confident 'yes, it's on.'

8. Lifting a freeze when you need credit

Freezing isn't forever — you thaw it the few times you apply.

A freeze only blocks new lenders, so there are a handful of times a year you'll need to lift it: applying for a credit card, a car loan, a mortgage, a new phone plan, or sometimes an apartment. Lifting is free and fast, and you can do it the same way you placed the freeze — by signing into the bureau's site.

You have two choices when you lift. You can do a temporary lift for a set number of days, after which the freeze snaps back on by itself. Or you can lift it just at the one bureau the lender will use, if they tell you which one. For most people a short temporary lift is simplest.

GOOD TO KNOW

By law, an online or phone request to lift a freeze must be processed within one hour. You don't have to plan days ahead — thaw it the morning you apply.

Ask the lender which bureau they pull from. If they say Experian, you only need to thaw Experian. If they don't know, a brief lift at all three covers you. Then let the freeze return and you're protected again.

9. Freezing credit for a spouse or parent

You can protect the people you help, too.

If you manage finances for a spouse, an aging parent, or another adult, you can freeze their credit the same way — the law makes it free for them as well. You'll need their information and, where you're acting on someone else's behalf, proof of your authority, such as a power of attorney, if a bureau asks for it.

For a parent with memory trouble, a freeze is especially valuable: it quietly blocks the new-account fraud that targets seniors, without them having to remember to do anything. You set it once and it stays on.

- Each person's freeze is separate — do all three bureaus for each.
- Keep their confirmations and PINs with your records for them.
- If a bureau asks for proof you can act for them, a power of attorney usually satisfies it.

TIP

Children's credit can be frozen too. A child shouldn't have a credit file at all, so a freeze there is a strong flag against someone misusing their Social Security number for years unnoticed.

10. Freeze vs. fraud alert vs. credit lock

Three similar-sounding tools, doing different jobs.

These three get muddled constantly, and the bureaus don't always make it easy to tell them apart. Here's the plain version.

- Freeze — blocks new credit entirely until you lift it. Free, by law. The strongest option.
- Fraud alert — lets credit still be opened, but asks lenders to verify it's really you first. Free, lasts a year (or seven years if you've been a victim).
- Credit lock — a company's own on/off product, often bundled into a paid monthly plan. Convenient, but not the free legal protection.

The freeze is the one to rely on. A fraud alert is a reasonable lighter-touch choice if you expect to apply for credit often and find freezing and thawing a nuisance. The paid 'lock' plans are mostly selling you convenience and monitoring you can get for free elsewhere.

WATCH OUT

If a bureau's website steers you toward a paid plan when all you want is the freeze, keep looking for the plain 'security freeze' link. You never have to pay to freeze your credit.

11. Common snags and how to clear them

The handful of things that stop people mid-freeze.

Most freezes go smoothly, but a few predictable snags come up. None of them is serious, and all have a simple fix.

- The identity questions stump you — pick 'none of the above' when an option looks wrong; it often is, by design.

- The site can't verify you online — it will offer a mail-in option with a copy of your ID. Slower, but it works.
- You froze but still got denied credit — you probably forgot to thaw the right bureau; lift it and reapply.
- You can't remember if you finished all three — sign into each; it will show the freeze status plainly.

If the online route simply won't cooperate, the phone lines exist for exactly this reason. It takes a little longer, but a human can walk you through it and the freeze is just as effective.

GOOD TO KNOW

A frozen file can still be seen by companies you already do business with, by your existing lenders, and for certain purposes like pre-screened offers you haven't opted out of. The freeze targets new-credit applications.

12. After the freeze: a few finishing touches

Small extras that round out your protection.

With all three bureaus frozen, you've done the big thing. A few small follow-ups make the protection even tidier.

- 1 Pull your free reports at annualcreditreport.com and glance for anything you don't recognize.
- 2 Opt out of pre-screened credit offers at optoutprescreen.com to cut down on mailed offers a thief could grab.
- 3 Turn on free transaction alerts in your bank and credit-card apps.
- 4 Store all your freeze confirmations and PINs in one safe place.

annualcreditreport.com is the one official, free source for your credit reports — the bureaus are required to provide them there. Reviewing them once or twice a year is a good habit even with a freeze on, since it shows you what's being reported in your name.

TIP

Put a recurring note in your calendar — say, every tax season — to check your reports and confirm the freezes are still on. Five minutes, once or twice a year.

13. When to thaw — a quick reference

Situations where you'll briefly need to lift the freeze.

So the freeze never feels like it's in your way, here's when you'll actually need to thaw it — and when you won't.

- Thaw: applying for a new credit card, loan, mortgage, or line of credit.
- Thaw: opening a new cell-phone account or some utility accounts.
- Thaw: renting an apartment where they run a credit check.
- No thaw needed: using your existing cards, paying bills, or checking your own reports.
- No thaw needed: most employment and insurance checks.

When in doubt, ask the company whether they'll run a credit check and which bureau they use. A one-hour online lift, timed for the day you apply, keeps the whole thing effortless.

GOOD TO KNOW

If you lift temporarily, the freeze returns on its own at the end of the window you chose — there's nothing to remember to switch back on.

14. Scams that target the freeze itself

Crooks know the freeze is powerful, so they target the setup.

Because a freeze is so effective, scammers have learned to hijack the moment you set one up. They'll send an email or text that looks like it's from a bureau, with a link to 'confirm your freeze' or 'verify your account.' The link leads to a copycat page built to capture your Social Security number and logins.

- Never reach a bureau by clicking a link in a message. Type the address yourself.
- No real bureau charges you to place a freeze. A payment request is a red flag.
- A caller claiming to be 'from Equifax' asking you to confirm details is almost always a scam. Hang up and call the number on the official site.

TIP

If a message creates urgency — 'your freeze failed, act now' — slow down. Urgency is the scammer's main tool. A real freeze, once confirmed on the bureau's site, doesn't need you to rush anywhere.

When something feels off, stop and ask someone you trust, or give me a call. It's always free to check before you click.

15. What a freeze does not stop

It's powerful, but it's not a force field — know its edges.

A freeze is the best single tool against new-credit fraud, but it isn't magic, and it helps to know what it doesn't cover so you're not caught off guard. It blocks new lines of credit. It does not, by itself, stop every kind of identity misuse.

- It won't stop someone misusing a card you already have — that's why you still want transaction alerts.
- It won't stop tax-refund fraud, where a crook files a return in your name. The IRS has a separate protection, an Identity Protection PIN.
- It won't stop someone claiming government benefits in your name — those agencies have their own verification.
- It won't stop medical identity theft at a provider who doesn't pull credit.

None of this is a reason to skip the freeze — it stops the most common and most damaging fraud. It's just a reminder that a freeze is one strong layer, and a couple of free companions, like account alerts and an IRS identity PIN, round out the picture.

GOOD TO KNOW

The IRS offers a free Identity Protection PIN that stops anyone from filing a tax return in your name without it. If tax-season fraud worries you, it's a worthwhile companion to the freeze.

16. Freezing your bank-account reports, too

A lesser-known cousin of the credit freeze.

When you open a checking or savings account, the bank often checks a specialty report rather than your regular credit — most commonly one from a company called ChexSystems. A thief who can't open credit might try to open a bank account in your name instead, so freezing that report closes another small door.

- 1 Go to chexsystems.com and find the security freeze option.
- 2 Verify your identity as you did with the big three.
- 3 Place the freeze and save the confirmation.

This one is optional and most people are fine without it, but if you've been targeted before, or you simply want to be thorough, it takes only a few more minutes. The process mirrors

the credit bureaus closely.

TIP

If you plan to open a new bank account soon, do that first, then freeze ChexSystems — the same thaw-to-apply logic applies here as with credit.

17. The two smaller bureaus, in plain terms

Innovis and NCTUE — who they are and whether to bother.

Beyond the big three, two smaller agencies keep files that a handful of companies check. Innovis is a fourth credit bureau that some lenders use. The NCTUE — the National Consumer Telecom and Utilities Exchange — is checked by certain phone and utility companies when you set up service.

Freezing these is genuinely optional. The big three cover the overwhelming majority of new-credit decisions, so most people stop there and are well protected. If you want belt-and-suspenders coverage, both offer free freezes through their websites, and the process is the familiar one: verify your identity, confirm the freeze, save the record.

- Innovis — [innovis.com](https://www.innovis.com), security freeze section.
- NCTUE — [nctue.com](https://www.nctue.com), freeze request; useful if you're worried about fraudulent phone or utility accounts.

GOOD TO KNOW

If you've already been a victim of identity theft, doing these two as well is reasonable. If you're setting up protection as a precaution, the big three are plenty.

18. A freeze and your everyday life

What actually changes day to day — almost nothing.

People sometimes worry a freeze will make life complicated. In practice, once it's set, you'll likely forget it's there. Here's what stays exactly the same.

- Your credit cards, debit cards, and existing loans work normally.
- Autopay and recurring bills keep running.
- Your credit score doesn't change.
- You can still check your own credit reports anytime.

- Companies you already do business with can still see your file.

The only time you'll notice the freeze is the handful of occasions a year you apply for new credit, and even then it's a one-hour online lift. For the peace of mind it buys, that's a very small price.

WATCH OUT

Think of the freeze like locking your front door. You don't think about it every day — but you'd never want to leave it wide open, either.

19. If you think you're already a victim

The order of operations when something's gone wrong.

If you've spotted an account you didn't open, or a lender tells you there's activity you don't recognize, don't panic — there's a clear path, and you have strong rights. A freeze is still your first move, because it stops the bleeding.

- 1 Freeze all three bureaus right away if you haven't already.
 - 2 Report it at identitytheft.gov — the FTC's official site walks you through a recovery plan and generates the letters you'll need.
 - 3 File a report with your local police if asked, and keep a copy.
 - 4 Contact the specific companies where fraud occurred to close or fix those accounts.
 - 5 Consider a seven-year extended fraud alert, which victims are entitled to for free.
- identitytheft.gov is the single best starting point. It's run by the Federal Trade Commission, it's free, and it produces a personalized, step-by-step recovery plan rather than leaving you to figure it out alone.

WATCH OUT

In the stressful days after fraud, scammers may call pretending to be your bank's 'fraud department' to 'help.' Hang up and call the number on the back of your card yourself. Real help never needs your password or a gift card.

20. Teaching the routine to the people you help

So protection outlasts any one person's memory.

If you manage money for a spouse or parent, the freeze works best when the routine is written down where anyone helping can follow it. The goal is that the protection doesn't depend on one person remembering how it all works.

- Keep a single sheet listing which reports are frozen and the date.
- Store each bureau login or PIN in a shared, trusted place like a family password manager.
- Write the two-line thaw routine: 'Ask the lender which bureau; do a one-hour online lift; it re-freezes on its own.'
- Note who to call for help — including my number — so no one feels stuck.

A little documentation turns a freeze from 'something Dad set up once' into a durable family habit that keeps protecting everyone, even years later.

TIP

My guide on sharing passwords safely with a spouse or caregiver pairs perfectly with this — it covers exactly where to keep these logins so the right people can reach them and no one else can.

21. A simple once-a-year check

Five minutes to confirm everything's still buttoned up.

A freeze doesn't expire, but a quick yearly look keeps you confident and catches anything odd early. Tie it to something you already do each year — tax season, a birthday, the first of January — so it's easy to remember.

- 1 Sign into each bureau and confirm the freeze still shows as on.
- 2 Pull your free reports at annualcreditreport.com and skim for unfamiliar accounts.
- 3 Confirm your bank and card alerts are still turned on.
- 4 Check that your stored PINs and logins are still where they should be.

That's the whole routine. In five minutes you've verified the single strongest protection on your identity is still doing its quiet work.

GOOD TO KNOW

annualcreditreport.com now lets you pull free reports from all three bureaus as often as weekly, so there's no reason to pay a service for something the law already gives you.

22. If you've never done much online

The freeze is still for you — here's the gentle version.

If you don't spend much time on a computer, the idea of creating accounts at three websites can feel like a wall. It's genuinely more approachable than it sounds, and you have options that don't require you to become a computer expert overnight. The protection is just as strong however you get there.

You can place every freeze by telephone instead of online. It takes a little longer and you'll answer the same identity questions out loud, but a person can guide you through it, and a phone freeze is every bit as effective. You can also do it by mail, sending copies of your identification, if you'd rather not do either online or by phone.

- By phone — call each bureau's freeze line and follow the prompts or ask for a person.
 - By mail — send a written request with copies of your ID; slower but solid.
 - With a trusted helper — a family member, or me, can sit with you and do it together.
- The point is that there's a door for everyone here. Don't let 'I'm not good with computers' be the reason your identity stays unprotected, when a phone call or a short visit gets the same result.

TIP

This is one of the most satisfying things to knock out together in a single sitting. If you'd like company for it, that's exactly the kind of visit — in person or by screen-share — I do all the time.

23. A quick word on paid monitoring services

What they do, what they don't, and whether you need one.

You've probably seen ads for paid identity-monitoring services promising to watch the 'dark web' and alert you to trouble. They aren't scams, and some people like the reassurance. But it's worth being clear-eyed about what you're buying, especially next to a freeze that costs nothing.

Monitoring is reactive: it tells you after your information shows up somewhere or an account is opened. A freeze is preventive: it helps stop the account from being opened in the first place. If you can only do one, do the freeze. Much of what these services bundle — credit report access, basic alerts, opting out of offers — you can get for free from the official sources named throughout this guide.

- Free already: your reports (annualcreditreport.com), bank and card alerts, the freeze itself.
- What paid plans add: convenience, single-dashboard alerts, and sometimes insurance or recovery help.
- Decide based on whether that convenience is worth it to you — not out of fear.

GOOD TO KNOW

If a service is being sold to you in the panicked aftermath of a breach notice, slow down. The free freeze protects you tonight; you can weigh paid extras calmly later.

24. Keeping your details out of thieves' hands

A few everyday habits that make the stolen pieces useless.

A freeze blocks the payoff, but good habits reduce how much of your information leaks in the first place. None of these takes special skill — they're just small, steady practices that close easy doors.

- Shred anything with your account numbers, Social Security number, or birth date before it goes in the trash.
- Collect your mail promptly, and ask the post office to hold it when you travel.
- Don't read account numbers or your Social Security number aloud where others can hear.
- Be stingy with your Social Security number — ask if it's truly required, and why.
- Use strong, unique passwords and two-factor on your email and financial logins. Think of it as drying up the supply. A thief can't misuse what they never got, and a freeze makes sure that even the pieces they do find don't open any new doors.

GOOD TO KNOW

Your email is the master key to most of your other accounts, because password resets land there. Protecting it well — a strong password and two-factor — is one of the highest-value habits on this list.

25. What a lender sees when you're frozen

Demystifying the 'blocked' message so it doesn't rattle you.

When you have a freeze on and a new application is run, the lender doesn't see your financial details — they get a message that your file is frozen and they can't access it. That's the system working exactly as intended. It is not a mark against you, and it says nothing bad about your credit. It simply means the door is locked and you haven't handed over the key for this particular visit.

Sometimes a clerk who hasn't seen a freeze before will sound puzzled or tell you your credit was 'declined.' Don't let that fluster you. Politely explain that your credit is frozen and you'll lift it so they can proceed. Ask which bureau they use, do the quick online thaw, and have them run it again. The whole detour takes a few minutes.

- A frozen file is not a low score or a denial — it's a locked door.
- You stay in control of exactly when and at which bureau it opens.
- Once you thaw the right bureau, the application proceeds normally.

GOOD TO KNOW

If a lender insists they still can't proceed after you've thawed, double-check you lifted the right bureau — and that the lift actually went through and shows as 'temporarily lifted' on the bureau's site.

26. Why this matters more as we age

Seniors are targeted the most — and a freeze quietly levels that.

Older adults are among the most heavily targeted by identity thieves, partly because they tend to have established credit, steady assets, and less reason to be watching new-credit activity day to day. That combination is exactly what a thief looks for. The good news is that a freeze neutralizes the single biggest play in their book — opening new accounts — without you having to stay vigilant every hour.

It's also one of the kindest things you can set up for someone you care for. A parent with early memory trouble can't be expected to spot a fraudulent loan, but a freeze doesn't ask them to. It works silently, year after year, whether or not anyone is watching. You set it once and the protection simply stays.

- No app to check, no monthly fee, no task to remember.
- Works the same at age 90 as at age 50.
- Protects people who are least able to monitor for themselves.

TIP

If you're helping a parent from a distance, setting up their freezes during one visit — or one remote session with me — is an afternoon that keeps paying off for years.

27. Putting it all together

The whole plan on one breath, so it feels doable.

Let's bring it home. The core of this guide is simple enough to say in a sentence: freeze your file, free of charge, at Equifax, Experian, and TransUnion, and lift it briefly the few times a year you apply for credit. Everything else in these pages is detail and reassurance around that one strong move.

- 1 Set aside half an hour and have your details ready.
- 2 Freeze all three bureaus, saving each confirmation and PIN.
- 3 Write down that it's done, and where the logins live.
- 4 Turn on free bank and card alerts as a companion layer.
- 5 Lift briefly, at the right bureau, when you apply for new credit.
- 6 Glance at your reports once or twice a year.

That's it. No subscription, no gadget, no ongoing chore. Just a quiet, powerful lock on the part of your identity that thieves most want to use — and the confidence that comes from knowing it's on.

GOOD TO KNOW

If any single step here feels like one too many, you don't have to do it alone. Walking through exactly this, at your kitchen table or over a screen-share, is one of the most common things I help folks with.

28. Frequently asked questions

Quick answers to the things people ask most.

Does freezing hurt my credit score? No. A freeze has no effect on your score at all.

Will a freeze stop me from using my own cards? No. It only blocks new credit applications; everything you already have keeps working.

Is it really free? Yes. Placing and lifting a freeze is free at all three bureaus, for you and for anyone you have authority over, under federal law.

How long does it last? Until you lift it. There's no expiration — a freeze stays on for years if you leave it.

Do I have to freeze all three? To be protected, yes — lenders may check any of the three, so a gap at one bureau is a way in. Do all three.

TIP

If any of these steps feels like one too many, that's exactly the kind of thing I can sit down and do with you — in person or remotely — in under an hour.

CHEAT SHEET

Your Credit-Freeze Cheat Sheet

Keep this page by the computer. It's everything you need to place, lift, and maintain your freezes without hunting around.

Where to go (type these yourself)

- Equifax — equifax.com (freeze / security freeze)
- Experian — experian.com (security freeze)
- TransUnion — transunion.com (credit freeze)
- Optional: Innovis — innovis.com; NCTUE — nctue.com; ChexSystems — chexsystems.com

To place a freeze

- 1 Create or sign into a free account at each bureau.
- 2 Verify your identity with the questions it asks.
- 3 Turn the freeze on and save the confirmation (and any PIN).

4 Repeat at all three bureaus.

To lift (thaw) when you apply for credit

- 1 Ask the lender which bureau they check.
- 2 Sign in and do a temporary lift — it re-freezes on its own.
- 3 Online or phone lifts must be processed within one hour by law.

Keep and check

- Store confirmations and PINs in your password manager.
- Free reports: annualcreditreport.com (the one official site).
- Stop prescreened offers: optoutprescreen.com.
- Report fraud: identitytheft.gov.
- Stuck? Call Bill's Home Tech at (330) 200-8042.

WORDS TO KNOW

Plain-English Word List

Credit freeze — A free, legally protected lock on your credit file that stops new lenders from seeing it, so new accounts can't be opened in your name.

Thaw (lift) — Temporarily turning a freeze off so you can apply for credit. Free, fast, and it re-freezes automatically after the window you chose.

Credit bureau — A company that keeps a file on how you've handled credit. The three big ones are Equifax, Experian, and TransUnion.

Fraud alert — A free flag that asks lenders to verify it's really you before opening credit. Lighter than a freeze; lasts a year, or seven years for victims.

Credit lock — A company's own on/off product, often sold in a paid plan. Similar idea to a freeze, but not the free federal protection.

Security freeze PIN — A number some bureaus give you to lift a freeze later. Guard it like a house key.

ChexSystems — A specialty report many banks check when you open a checking or savings account. It can be frozen too.

Identity Protection PIN — A free IRS number that stops anyone from filing a tax return in your name without it.

Prescreened offer — A credit offer mailed to you based on your file. You can opt out for free at optoutprescreen.com.

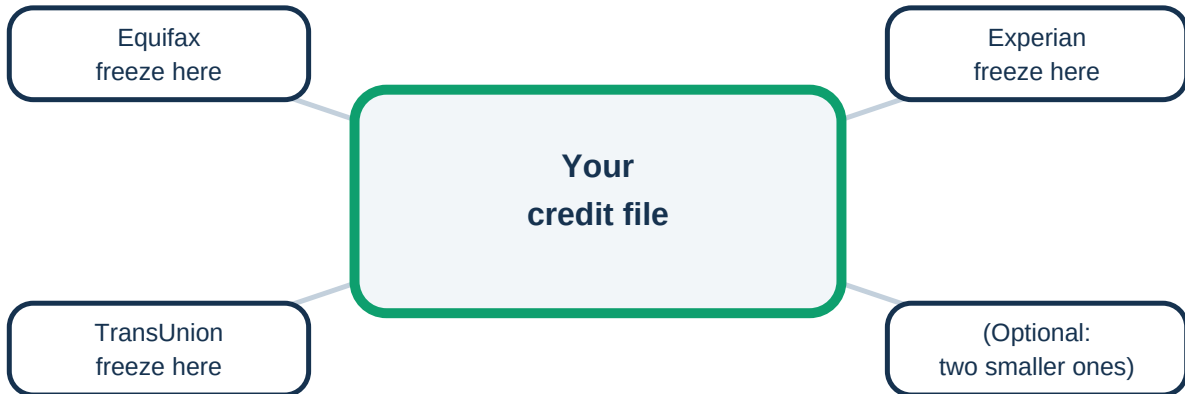
annualcreditreport.com — The one official, free site for your credit reports from all three bureaus.

AT A GLANCE

A Picture to Follow Along

One Freeze, Three Separate Phone Books

Your credit lives in three companies. You must freeze each one.



A freeze at one bureau does not cover the others - do all three.

Illustration - the three bureaus hold separate copies of your file.

AT A GLANCE

A Second Look

A Freeze vs. a Credit Lock

They sound alike. One is a free federal right; one is a product.

Credit Freeze	Credit Lock
Free, by federal law Place and lift anytime Online, phone, or mail Nothing to subscribe to	Often a paid product Sold with monthly plans Terms set by company Not the same protection

You want the free freeze - you should never have to pay to place one.

Illustration - features differ between companies and plans.

BEFORE YOU GO

A Note From Bill

A quick note from Bill. I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: billshometech.com/book · bill@billshometech.com

This free guide is for general information only — not professional advice, and no substitute for your device's own manual. Any prices or outside products mentioned can change; please confirm current details before you buy. Please use your own good judgment and follow it at your own risk — for anything involving electricity, gas, water, or heights, stop and call a licensed professional. Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that results. © 2026 Bill's Home Tech, LLC.