BILL'S HOME TECH

Home & Small Business Tech Solutions

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Freeze Your Credit in 15 Minutes — and Why You Should

Free, reversible, and the strongest guard against someone opening accounts in your name

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SUMMARY

The 60-Second Version

A credit freeze locks your credit reports so no one can open new loans or cards in your name, even with your Social Security number. It's free by federal law at all three bureaus, it doesn't lower your credit score, and it doesn't affect the cards and loans you already have. You place it once with each of the three bureaus — Equifax, Experian, and TransUnion — by going to their official sites or calling them, then save the PIN or login each gives you.

When you want new credit, you lift the freeze temporarily, also for free, and it goes back on. Choose the free 'freeze,' not a paid 'lock,' and never pay a fee — the real thing is always free.

- Free, reversible, and no effect on your credit score.
- Place it at all three bureaus: Equifax, Experian, TransUnion.
- Save your PINs; lift it free and fast when you need to borrow.

1 The Short Version

A credit freeze is one of the most powerful protections you can give yourself, it's completely free, and you can set it up in about fifteen minutes. It locks your credit reports so that no one — not even a thief with your Social Security number — can open a new loan or credit card in your name. It doesn't affect the cards and loans you already have, it doesn't hurt your credit score, and you can lift it any time you need to borrow.

This guide explains what a freeze is, why it's worth doing even if nothing has gone wrong, and exactly how to place one with all three credit bureaus. It's a bit of paperwork once, and then peace of mind that lasts.

- A credit freeze blocks new accounts being opened in your name.
- It's free by federal law at all three bureaus, and lifting it is free too.
- It does NOT lower your credit score or touch your existing cards and loans.

- You do it once with each bureau: Equifax, Experian, and TransUnion.

> **WATCH OUT**
> The best time to freeze your credit is before anything goes wrong — it's a lock on the door, not a response to a break-in. But it's also a key step right after any scam or data breach, so it's never too late to do it.

2 What a Credit Freeze Actually Does

When you apply for a new credit card, loan, or line of credit, the lender checks your credit report to decide whether to approve you. A freeze puts a lock on that report, so when a thief tries to open something in your name, the lender can't pull your report — and the application is stopped cold.

Crucially, a freeze only blocks new credit. Your existing credit cards, loans, and bank accounts keep working exactly as before. You can still use your cards, pay your bills, and check your own credit. The freeze simply stands guard against new accounts you didn't ask for.

> **GOOD TO KNOW**
> Identity thieves make money by opening new accounts in your name and running up charges you don't find out about until the bills or collection notices arrive. A freeze removes their main way to profit from your stolen information.

3 Why You Should Do It Even If Nothing's Wrong

Many people assume a freeze is only for victims. In fact, it's smart protection for everyone, because your personal information has very likely been exposed in one of the countless data breaches over the years, whether you know it or not.

- Your Social Security number and details may already be circulating from past breaches.

- A freeze is free and reversible, so there's little downside to keeping one in place.
- It protects you around the clock without you having to watch for fraud constantly.
- It's especially worth it if you don't plan to open new credit often.

> *A credit freeze is like locking your front door. You don't wait to be burgled first — you lock it because the lock is free and the peace of mind is real.*

4 Freeze vs. Lock vs. Fraud Alert

You'll hear a few similar-sounding terms, and it's worth knowing the difference so you choose the free, strong option.

Tool	What to know
Credit freeze	Free by law, strongest protection, blocks new credit; lift it any time
Credit lock	A paid subscription product from the bureaus; similar idea, but governed by their terms, not the law
Fraud alert	Free; tells lenders to take extra steps to verify it's you, but doesn't block new credit outright

GOOD TO KNOW

Stick with the free federal credit freeze. Credit 'lock' products often cost a monthly fee for something the free freeze already does, and a fraud alert is a lighter touch you can add on top of a freeze for extra caution.

5 What You'll Need Before You Start

Gather a few things first so each bureau's process goes smoothly in one sitting.

- Your Social Security number.
- Your date of birth and current (and recent past) address.
- A way to verify your identity — they may ask questions only you'd know.
- A phone or computer, or paper and stamps if you prefer to do it by mail.
- A safe place to store the PIN or login each bureau gives you.

> **WATCH OUT**
> Go directly to each bureau's official website or call their official number. Don't use a link from an email or ad promising to 'freeze your credit,' and never pay a fee — the real freeze is always free.

6 How to Freeze With All Three Bureaus

You must place a freeze separately with each of the three major credit bureaus, because a freeze at one doesn't cover the others. The process is the same at each: verify who you are, then place the freeze.

1. Equifax: go to their official freeze page or call them, verify your identity, and place the freeze.
2. Experian: do the same on their official site or by phone.
3. TransUnion: do the same on their official site or by phone.
4. For each, save the PIN or account login they give you somewhere safe — you'll need it to lift the freeze later.
5. Online requests are usually processed quickly; by phone is also fast; by mail takes longer.

GOOD TO KNOW

There are three main bureaus — Equifax, Experian, and TransUnion — and you want a freeze at all three. A fourth, smaller one called Innovis also offers a free freeze, which some people add for completeness.

Rather not do this yourself? I'll come to your home and set it up for you — a flat $99 first visit across Portage County, Ohio and nearby communities. Outside the area? I also help remotely by phone or screen-share. Book at billshometech.com/book or call (330) 200-8042.

7 Keep Your PINs and Logins Safe

Each bureau gives you a way to manage your freeze — a PIN or an online account. You'll need these to temporarily lift the freeze when you do want new credit, so store them carefully.

- Write the PINs down and keep them somewhere secure, not on a sticky note by the computer.
- Or set up an online account with each bureau, protected by a strong password and two-step verification.
- Keep a simple list of which bureaus you've frozen and when.
- If you lose a PIN, the bureau can help you recover access after verifying your identity.

TIP

A password manager is a great place to keep your bureau logins and PINs — it keeps them secure and findable exactly when you need to lift a freeze for a mortgage or car loan.

8 Lifting the Freeze When You Need Credit

A freeze doesn't mean you can never borrow again. When you apply for a new card, a loan, a mortgage, or sometimes a new phone or utility, you simply lift the freeze — for a while or for a specific lender — then it goes back on.

1. Ask the lender which credit bureau they'll check, if you can, so you only need to lift that one.
2. Log in or call that bureau and request a temporary lift, choosing a date range or specific lender.
3. Complete your application while the freeze is lifted.
4. The freeze automatically returns after the temporary lift ends, or you can re-freeze right away.

> **GOOD TO KNOW**
>
> Lifting a freeze is also free and usually takes effect quickly — often within minutes when done online. So the freeze protects you day to day without getting in the way on the rare occasions you borrow.

9 Freezing Credit for Family You Help

You can also place freezes for others you're responsible for, which is valuable protection for children and for adults you care for.

- You can freeze a child's credit to stop thieves misusing their clean, unused identity.
- You can help an older parent place freezes if you manage their affairs, with the proper authority.
- A deceased loved one's credit can be frozen to prevent fraud during estate matters.

> **GOOD TO KNOW**
>
> Child identity theft is sneaky because it often goes unnoticed for years — until the child applies for their first loan. A freeze on a child's credit shuts that door early, which is why many parents set one up.

10 Pair the Freeze With Other Habits

A freeze is powerful, but it guards one specific door. A few companion habits round out your protection.

- Check your own credit reports for free to spot anything wrong (you're entitled to free reports).
- Add a fraud alert for an extra layer, especially after a breach or scam.
- Turn on two-step verification on your bank and email accounts.
- Watch your bank and card statements, and set up alerts for new charges.

> **GOOD TO KNOW**
>
> You can get free copies of your credit reports from the official site AnnualCreditReport.com. Glancing at them a couple of times a year helps you catch anything a freeze wouldn't, like misuse of an existing account.

11 What a Freeze Won't Do

A credit freeze is powerful, but it's important to know its edges so you don't rely on it for things it doesn't cover. It guards one specific door very well.

- It won't stop misuse of your EXISTING accounts — watch those statements and set up alerts.
- It won't block charges on a card a thief already has — report those to your card company.
- It won't stop scam calls, texts, or phishing — your good habits and phone settings handle those.
- It won't file your taxes or claim benefits for you — but it does help block someone else doing so fraudulently.

GOOD TO KNOW

Think of a freeze as one strong lock among several. Pair it with watchful eyes on your existing accounts, two-step verification, and the scam-spotting habits in our other guides, and you've covered the main doors a thief might try.

12 Common Worries, Answered

A few concerns keep people from freezing their credit, and they're mostly based on misunderstandings.

- 'Will it hurt my credit score?' No — a freeze has no effect on your score.
- 'Will it stop my current cards working?' No — existing accounts are untouched.
- 'Is it a hassle to borrow?' Only a small, free step to lift it when you need to.
- 'Does it cost anything?' No — placing, lifting, and removing a freeze are all free by law.

13 When to Call Bill

Freezing your credit is genuinely straightforward, and this guide gives you everything you need to do it yourself. But verifying your identity on three different websites can be fiddly, and if you'd rather have a patient hand through it, that's an easy, worthwhile visit.

I'll help you place the freeze at all three bureaus in one sitting, set up secure logins so you can manage them later, store your PINs safely, and show you how to lift a freeze quickly when you need new credit. If you're protecting a parent or a child, too, we can handle those at the same time. You'll leave genuinely safer.

- You want help placing the freeze at all three bureaus in one go.
- Verifying your identity online has gotten you stuck.
- You want to safely store your PINs and set up secure logins.
- You'd like to freeze credit for a child or a parent you care for, too.

CHEAT SHEET

Everyday Cheat Sheet

Keep this handy. Do it once with each bureau, then enjoy the peace of mind.

I want to...	Do this...
Understand it	A free lock that blocks NEW credit in your name; existing accounts untouched
Place the freeze	Go to each bureau's official site: Equifax, Experian, TransUnion
Pick the right tool	Choose the free 'freeze,' not a paid 'lock'
Keep access	Save each bureau's PIN or login somewhere secure
Borrow when needed	Temporarily lift the freeze (also free), then it re-freezes
Check your reports	Free at AnnualCreditReport.com a couple times a year
Get help	Call Bill: (330) 200-8042

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

You don't have to remember all of it — just that a friendly, patient person is one call away, whenever you'd rather have a hand.

KEY SPECS

In your home — $99 flat for the first visit, no contracts and no surprises, with a 30-day come-back-free follow-up. In-home visits cover Portage County, Ohio and nearby communities.
Outside the area? Remotely — $49 for a screen-share session (free for Support Plan members, $39/mo), refundable if I can't fix it — and credited toward a visit if you'd rather have me in person. Book either at billshometech.com/book.

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.

Whenever you're ready, I'll come to your home anywhere in Portage County, Ohio and nearby communities, at your pace. Too far for a house call? I also help remotely. Book at billshometech.com/book or call (330) 200-8042. — Bill

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