



Consumer Federation of America

Take Advantage of Your New Right to Freeze Your Credit Files for Free

If you're concerned about identity theft (and these days, who isn't?), there is good news. As of September 21, 2018, you have the right to ask the consumer reporting agencies that operate on a nationwide basis to freeze your credit files and lift the freeze, whenever you want, at no charge. "Security freezes" make it harder for fraudsters to use stolen information about you to open new credit accounts, which was the most common type of identity theft [reported](#) to the Federal Trade Commission (FTC) in 2017. Before this new federal law took effect, only consumers in certain states had the right to free freezes, and in some states that right was limited to identity theft victims. Now everyone can take advantage of this protection for free.

What does a freeze do?

Consumer reporting agencies are companies that collect information about people, including whether they pay their bills on time, to help businesses determine their credit-worthiness. When you apply for a credit card or a loan, the card issuer or lender checks your file at one or more of these consumer reporting agencies. A freeze prevents them from getting access to the file; without that information, the application will likely be turned down. So if someone is using your personal information to try to get credit, freezing your file acts as a roadblock.

Even with a freeze in place, your creditors will still be able to update the information in your credit file, and you'll still be able to exercise your [rights](#) to get your file for free. [Insurance](#) companies that use information in consumers' credit files in setting their rates, [employers](#) that use it (with individuals' written permission) in making hiring and firing decisions, and [landlords](#) that check it before accepting new tenants will *not* be blocked by freezes. If you have a credit monitoring service, it will still have access to your file as well.

While a security freeze can't prevent *all* fraudulent uses of your personal information – for instance, it won't stop someone from falsely claiming to be you to get your tax refund or other government benefits – it can shield you from some negative consequences of identity theft.

Isn't it a hassle to place and lift a freeze?

It shouldn't be hard or take long to place or lift a freeze, and you can do it as often as you want. Here are some important things to know:

- You'll need to do it separately with each consumer reporting agency.
- You can request and lift freezes online, by calling a toll-free number, or by mail. If you have access to the internet, online is probably the easiest way to go.
- You'll be asked for personal information, including your Social Security number. This is for your protection, to confirm it's really you making the request.
- If you request a freeze online or by phone, the consumer reporting agency must place it on your file within one business day; if you request it by mail it can take up to three business days. Saturdays, Sundays and federal holidays are *not* business days.

- Within five business days of receiving your request the consumer reporting agency must notify you that the freeze is on your file and tell you how to lift it. If you requested the freeze online or by phone, the response will probably be quicker.
- You may be given a PIN number or be asked to create a user name and password for your freeze, which you'll need to lift it. Don't lose or share that information!
- Lifting a freeze is supposed to be fast – within one hour if you do it online or by phone, within three business days if you do it mail. You can lift a freeze temporarily and specify when it should go back on, so if you're doing something that requires a credit check, ask how long that will take. If the lift isn't temporary and you want to re-freeze your file, you may have to go through the whole freeze request process again.
- You can also do freezes for your children or minors under your guardianship.

Where do I go to freeze my files?

Equifax	www.equifax.com/personal/credit-report-services	800-685-1111
Experian	www.experian.com/help	888-397-3742
TransUnion	www.transunion.com/credit-help	888-909-8872

What about these ads I see to “lock” my credit files?

A “lock” on your credit file has exactly the same effect as a security freeze. After the massive data breach at Equifax last year, that consumer reporting agency began offering [free locks](#) to anyone who wanted them. TransUnion offers a lock as part of its free “[TrueIdentity](#)” service. [Experian](#) also provides a lock but it's not free; it is bundled into identity theft services that the company sells. Of course, even with the free locks, Equifax and TransUnion are hoping that you'll buy other products and services from them. Many other companies that sell credit monitoring and other identity theft services now include locks as part of their programs.

To use a lock you must go online or have a mobile app. Locks may sometimes be more convenient and faster than freezes, but not always – for example, TransUnion has an app that claims to make placing and lifting freezes quick and easy. Whenever you're considering signing up for a service or downloading an app, check the privacy policy to see if your personal information will be used or shared for marketing purposes and what control you have over that.

Experian allows you to have a freeze and a lock on your credit file at the same time. But if you need to allow access to your file, you'll have to lift the freeze *and* unlock it. With Equifax and TransUnion you must choose one or the other. If you have a lock as part of an identity theft service, make sure you know which consumer reporting agency or agencies it applies to.

Are there other consumer reporting agencies?

[Innovis](#) is a smaller than Equifax, Experian and TransUnion, but if you're going to freeze your files, do it there, too. The [National Consumer Telecommunications and Utilities Exchange](#) focuses specifically on people's payment histories for telephone and utility services. Since the FTC's statistics show that identity theft victims' personal information is often fraudulently used to open new phone and utility accounts, it makes sense to freeze that file as well.