

One of the Anthem Financial Club members asked about freezing their credit. The question occurred as a result of a presentation to the Club. The following is the response by the presenter.

Below are the links to freeze your credit online for each of the 3 credit bureaus directly from the AnnualCreditReport.com site. I strongly recommend that you visit the main page of each credit bureau first, type "freeze" into the search box, and these are the pages that should match what you see. It's just safer that way, instead of relying on these links.

You can freeze your credit online, or if you prefer there are form letters pre-written if you'd rather send via registered mail. They may request a copy of a recent utility bill with your current address of record for additional security.

Equifax Security Freeze Website

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian credit freeze Website

<https://www.experian.com/consumer/cac/InvalidateSession.do?code=FREEZE>

Transunion credit freeze website

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

Below is even more information, congratulations on taking action to protect your identity!

Credit freezes are one of the most effective tools against economic ID theft available to consumers. They allow you to seal your credit reports and use a personal identification number (PIN) that only you know and can use to temporarily "thaw" your credit so that legitimate applications for credit and services can be processed. That added layer of security means that thieves can't establish new credit in your name even if they are able to obtain your ID.

Freezes have been available for free to victims of ID theft for some years, but recently all three of the major credit bureaus adopted new rules allowing non-victims to have access to credit freezes as well for a small fee. In addition, most states and Puerto Rico have adopted laws establishing credit freezes for residents of their state.

The cost ranges from \$3-\$10 per person per bureau to freeze a credit report; a couple of states have higher fees. (For Georgia residents, the cost is \$3 per freeze, free for those 65 and over and free for victims of ID Theft with a valid police report).

The cost to "thaw" your reports for one creditor -- or for a specific period of time -- range from being free to \$10.

When *shouldn't* you freeze your credit?

If your credit reports are accessed often for work or because you create new accounts with various financial institutions on a regular basis, it is *not* suggested that you freeze your accounts. The costs to continually "thaw" your reports would tend to be excessive.

Below you'll find directions and links to assist you in obtaining your credit freeze or thaw from each bureau:

EQUIFAX CREDIT FREEZE - [[Website](#)]

- Credit freezes may be done [online](#) or by certified mail - return receipt requested.
- [Check your state's listing](#) for the exact cost of your credit freeze and to see if there is a reduction in cost if you are a senior citizen.
- Request your credit freeze by certified mail using [this sample letter](#). Please note the attachments you must include.
- If your PIN is late arriving, call 1-888-298-0045. They will ask you for some ID and arrange for your PIN to be sent to you in 4-7 days.
- **Unfreeze:** Do a [temporary thaw](#) of your Equifax credit freeze.

EXPERIAN CREDIT FREEZE - [[Website](#)]

- Credit freezes may be done [online](#) or by certified mail - return receipt requested.
- [Check your state's listing](#) for the exact cost of your credit freeze and to see if there is a reduction in cost if you are a senior citizen.
- Request your credit freeze by certified mail using [this sample letter](#). Please note the attachments you must include.
- You can also [freeze a child's credit report](#). The information contained at this link is applicable for all three credit bureaus. You must first write a letter to each bureau to learn if your minor child has a credit report and if so, then you can proceed to freeze it.
- **Unfreeze:** Do a [temporary thaw](#) of your Experian credit freeze.

TRANSUNION CREDIT FREEZE - [[Website](#)]

- Credit freezes may be done [online](#), by phone or by certified mail - return receipt requested. *(Some users have reported difficulty with the online method. Please try one of the other options if you too experience difficulty.)*
- [Check your state's listing](#) for the exact cost of your credit freeze and to see if there is a reduction in cost if you are a senior citizen.
- Request your credit freeze by certified mail using [this sample letter](#). Please note the attachments you must include.
- **Unfreeze:** Do a [temporary thaw](#) of your TransUnion credit freeze.