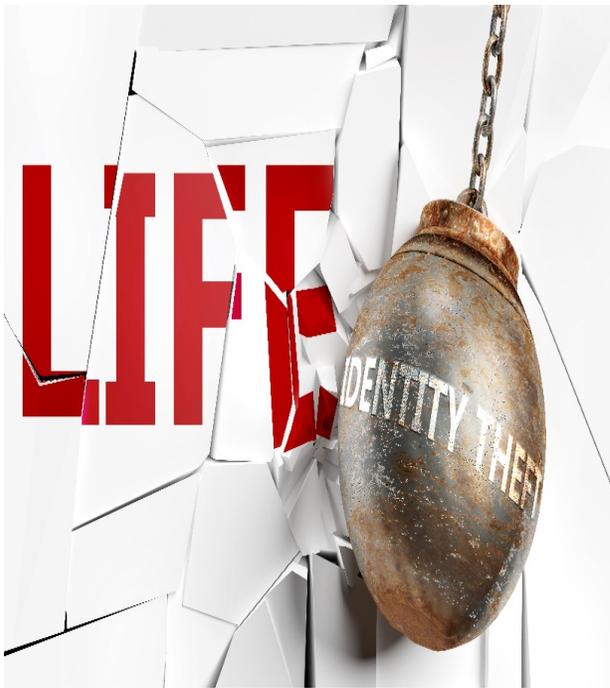


# CREDIT FREEZE GUIDE

## Introduction

You may be all too familiar with the scenario: You open your mailbox to get your mail and notice a letter with the words "Important Notice." You open the letter and read, "At Company X, we take the security of your data very seriously. We are writing to inform you that we have determined some of your personal information was compromised." The letter continues to explain that hackers have accessed your account credentials, Social Security number, birthday date, full name, and phone number. But if it's any consolation (it shouldn't be), Company X is giving you a complimentary 1 year of credit monitoring. The 5th one you've gotten this year!

There is little you can do to influence the security of an organization, but you can take some control of what happens after. Enter the credit freeze. A credit freeze (also known as a security freeze) is a protective measure that restricts access to your credit report. This prevents lenders and creditors from accessing your credit file to open new accounts. In this document, we'll discuss data breaches, identity theft, and what you can do to minimize further damage.



## Data Breaches

A data breach is an incident where unauthorized parties have accessed sensitive or confidential data. In the past, data breaches were a rarer occurrence; only 447 breaches were reported in 2012. However, in 2023, 3205 breaches were reported, and it is highly likely that you were a victim of one of these breaches. Though Businesses are required to inform you of the breach, that time may vary by state and investigation times.

Cybercrime is lucrative and based on trends, it is not slowing down. Cybercrime has evolved into an industry. Along with independent hackers and hacker groups, there are also “businesses” that offer hacking services. The average cost of organizations that have paid a ransom to get their data back is approximately \$2 million dollars as of 2024, a \$400,000 increase from 2023.

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## Identity Theft

One of the resulting fallouts of a data breach is identity theft. Identity theft is a crime in which someone wrongfully obtains and uses another person’s personal information for fraud or deception.

Common examples of identity theft include:

- False applications for loans, credit cards and bank accounts, and phone/utility accounts
- Stolen checks, tax refunds, and healthcare benefits
- Obtaining other goods or privileges which the criminal might be denied if he were to use his real name

If you’re a victim of identity theft, freeze other accounts under the same agency, freeze your credit, and report the theft to local law enforcement and the FTC. The FTC has a site dedicated to identity theft found here:

<https://www.identitytheft.gov/assistant>



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## Credit Monitoring

After receiving a data breach notification, you may have noticed that the organization is now offering a limited time credit monitoring service.

Credit monitoring services will send you alerts when there is recent activity on your credit report, such as hard pulls, new account openings, and other changes. Because they only provide monitoring, these services will not prevent criminals from fraudulent attempts under your name.

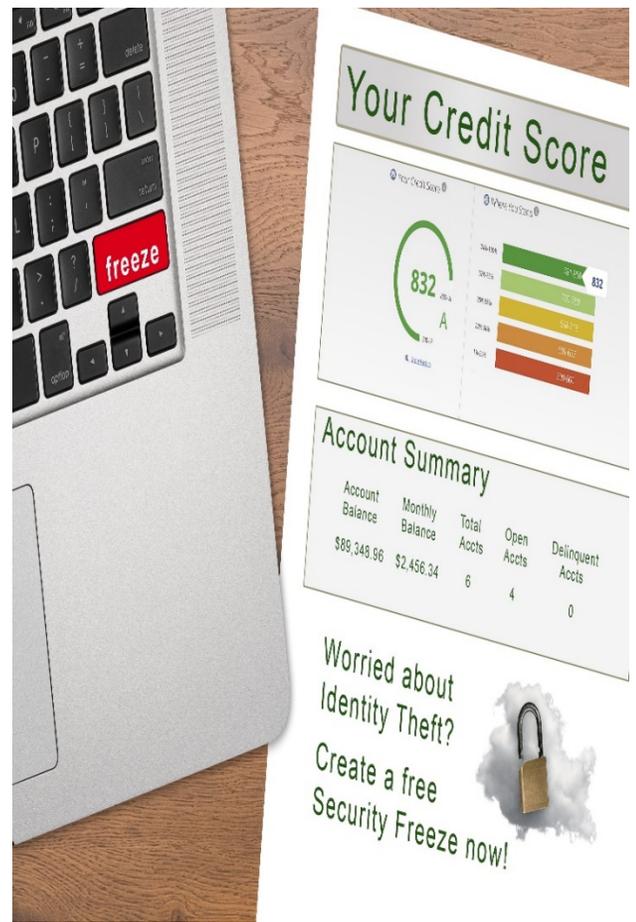
# Credit Freeze

A credit freeze is a powerful and free tool that prevents lenders and creditors from pulling your credit file. This prevents criminals from taking out loans, opening credit cards, opening bank accounts, or securing any other form of credit under your name. Freezes will remain in place until you choose to unfreeze. However, credit freezes are not a catch-all, so it will not prevent other fraudulent attempts, such as tax refund theft.

Freeze and unfreeze requests can be submitted online, over the phone, or through physical mail. You do not need to wait for an incident to occur before freezing.

Freeze requests submitted online or by phone are typically applied in real-time but can take up to 1 business day. Unfreeze requests submitted the same way are also typically applied in real-time but may take up to an hour. Freeze and unfreeze request by mail may take up to 3 business days upon receipt.

When you apply for a credit card, the issuer will pull from 1 of the 4 agencies. As such, you should apply a credit freeze to each agency: Experian, Equifax, TransUnion, and Innovis.



## Security Freeze

While credit freezes are also known as security freezes, the term security freeze is more accurate in the context of freezing other types of reports. Below are 3 important agencies that are commonly used by service providers.

**ChexSystems** is used by 80% of banks and credit unions to screen new customers. Placing a freeze here will make it difficult for criminals to open a bank account under your name.

**The National Consumer Telecommunications and Utilities Exchange (NCTUE)** is used by service providers in telecom and utilities. Placing a freeze here will make it difficult for criminals to open an account with phone or utility services.

**LexisNexis** is used by financial institutions and insurance carriers. Placing a freeze here will make it difficult for criminals to open an insurance account under your name.





## How to (Un)Freeze Your Credit

As of 9/19/24, the links and phone numbers below have been verified. As a precaution, always verify links and phone numbers are correct before disclosing information.

You must send a request to each agency to freeze or unfreeze your credit report. Freezing and unfreezing are done the same way, so only freezing will be referenced in this section. You have 3 options when it comes to freezing your credit: Online, phone call, or mail. Below will be steps listed for the 4 credit agencies. Unless you have an account with the agency already, you will need to have your personal information handy. This may be your SSN, government ID, proof of residency, and birthday.

### Online

For Experian, Equifax, and Transunion, you can create an account, allowing you to control your freezes with a click of a button. This is the fastest method. Freezes and unfreezes typically occur in real-time but may take up to 1 business day for a freeze and up to 1 hour for unfreezes.

- Experian: <https://www.experian.com/freeze/center.html>
- Equifax: <https://www.equifax.com/personal/credit-report-services/credit-freeze/>
- TransUnion: <https://www.transunion.com/credit-freeze>

Innovis does not allow for account creation, instead you will need to file an online request.

- Innovis: <https://www.innovis.com/securityFreeze/index>

### Phone Call

You may call the agencies to submit a freeze/unfreeze request. You'll be requested to have your personal information ready. This is the second fastest method. Like online, freezes and unfreezes typically occur in real-time but may take up to 1 business day for a freeze and up to 1 hour for unfreezes. However, it may be difficult to reach an agent. There may or may not be tricks you can find online to quickly reach an agent, but always verify the phone number is correct.

- Experian: 1-888-397-3742
  - <https://www.experian.com/privacy/contact>
- Equifax: 1-888-298-0045
  - <https://www.equifax.com/personal/contact-us>
- TransUnion: 1-800-916-8800
  - <https://www.transunion.com/credit-freeze/credit-freeze-faq>
- Innovis: 1-866-712-4546
  - <https://www.innovis.com/personal/securityFreeze>

## Mail

You may send physical mail to an agency to request a freeze/unfreeze. You will need to send personal information, which may include copies of documentation. This is the slowest method. The links below have the information required for each agency.

- Experian: Mail a written request to
  - **Experian Security Freeze**  
**P.O. Box 9554**  
**Allen, TX 75013**
    - <https://www.experian.com/freeze/center.html>
- Equifax: Mail in a form
  - **Equifax Information Services LLC**  
**P.O. Box 105788**  
**Atlanta, GA 30348-5788**
    - <https://www.equifax.com/personal/contact-us>
- TransUnion: Mail a written request
  - **TransUnion**  
**P.O. Box 160**  
**Woodlyn, PA 19094**
    - <https://www.transunion.com/credit-freeze/credit-freeze-faq>
- Innovis: Mail in a form
  - **Innovis Consumer Assistance**  
**PO Box 530088**  
**Atlanta, GA 30353-0088**
    - <https://www.innovis.com/personal/securityFreeze>



## How to (Un)Freeze Additional Reports

As of 9/19/24, the links and phone numbers below have been verified. As a precaution, always verify links and phone numbers are correct before disclosing information.

Same as the credit agencies, you must send a freeze request to each of the following agencies. Freezing and unfreezing are done the same way, so only freezing will be referenced in this section. You have 3 options when it comes to freezing your credit: Online, phone call, or mail. Below will be steps listed for the 4 credit agencies. Unless you have an account with the agency already, you will need to have your personal information handy. This may be your SSN, government ID, proof of residency, and birthday.

### Online

For ChexSystems, you can create an account, allowing you to control your freezes with a click of a button.

- ChexSystems: <https://www.chexsystems.com/security-freeze/place-freeze>

For NCTUE and LexisNexis, you cannot create an account, instead you will need to file an online request.

- NCTUE: <https://nctue.com/consumer/#faq-heading-7>
- LexisNexis: <https://forms.consumer.risk.lexisnexis.com/#/freeze-self>

### Phone Call

You may call the agencies to submit a freeze/unfreeze request. You'll be requested to have your personal information ready.

However, it may be difficult to reach an agent. There may or may not be tricks you can find online to quickly reach an agent, but always verify the phone number is correct

- ChexSystems: 1-800-887-7652
  - <https://www.chexsystems.com/security-freeze/place-freeze>
- NCTUE: 1-866-349-5355
  - <https://nctue.com/consumer/#faq-heading-7>
- LexisNexis: 1-800-456-1244
  - <https://consumer.risk.lexisnexis.com/freeze>

## Mail

You may send physical mail to an agency to request a freeze/unfreeze. You will need to send personal information, which may include copies of documentation. The links below have the information required for each agency.

- ChexSystems: Mail a written request to
  - **Chex Systems, Inc.**  
**Attn: Security Freeze Department**  
**PO Box 583399**  
**Minneapolis, MN 55458**
    - <https://www.chexsystems.com/security-freeze/place-freeze>
- NCTUE: Mail a written request to
  - **Security Freeze**  
**Exchange Service Center – NCTUE**  
**P.O. Box 105561**  
**Atlanta, GA 30348**
    - <https://nctue.com/consumer/#faq-heading-7>
- LexisNexis: Mail in a form to
  - **LexisNexis Risk Solutions Consumer Center**  
**Attn: Security Freeze**  
**P.O. Box 105108**  
**Atlanta, GA 30348-5108**
    - <https://consumer.risk.lexisnexis.com/freeze>



## Contact Info List

### Credit Agencies

	Experian	Equifax	TransUnion	Innovis
Website	<a href="https://www.experian.com/freeze/center.html">https://www.experian.com/freeze/center.html</a>	<a href="https://www.equifax.com/personal/credit-report-services/credit-freeze/">https://www.equifax.com/personal/credit-report-services/credit-freeze/</a>	<a href="https://www.transunion.com/credit-freeze">https://www.transunion.com/credit-freeze</a>	<a href="https://www.innovis.com/securityFreeze/index">https://www.innovis.com/securityFreeze/index</a>
Phone #	1-888-397-3742	1-888-298-0045	1-800-916-8800	1-866-712-4546
Mailing Address	Experian Security Freeze P.O. Box 9554, Allen, TX 75013	Equifax Information Services LLC P.O. Box 105788 Atlanta, GA 30348-5788	TransUnion P.O. Box 160 Woodlyn, PA 19094	Innovis Consumer Assistance PO Box 530088 Atlanta, GA 30353-0088

### Reporting Agencies

	ChexSystems	NCTUE	LexisNexis
Website	<a href="https://www.chexsystems.com/security-freeze/place-freeze">https://www.chexsystems.com/security-freeze/place-freeze</a>	<a href="https://nctue.com/consumer/#faq-heading-7">https://nctue.com/consumer/#faq-heading-7</a>	<a href="https://forms.consumer.risk.lexisnexis.com/#/freeze-self">https://forms.consumer.risk.lexisnexis.com/#/freeze-self</a>
Phone #	1-800-887-7652	1-866-349-5355	1-800-456-1244
Mailing Address	Chex Systems, Inc. Attn: Security Freeze Department PO Box 583399 Minneapolis, MN 55458	Security Freeze Exchange Service Center – NCTUE P.O. Box 105561 Atlanta, GA 30348	LexisNexis Risk Solutions Consumer Center Attn: Security Freeze P.O. Box 105108 Atlanta, GA 30348-5108

### Identity Theft Resources

FTC: Identity Theft Reporting <a href="https://www.identitytheft.gov/assitant">https://www.identitytheft.gov/assitant</a>	DOJ: Identity Theft Info <a href="https://www.justice.gov/criminal/criminal-fraud/identity-theft/identity-theft-and-identity-fraud">https://www.justice.gov/criminal/criminal-fraud/identity-theft/identity-theft-and-identity-fraud</a>	FTC: Agency & Company Contact Info <a href="https://www.identitytheft.gov/Top-Company-Contacts">https://www.identitytheft.gov/Top-Company-Contacts</a>
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