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How to Freeze Your Credit

A credit freeze can help prevent identity theft and fraud. Filing one is free and won't harm your credit.



By [Bev O'Shea](#) and [Amanda Barroso](#)

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✓ Edited by [Kathy Hinson](#)



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Nerdy takeaways

- To freeze your credit, you have to contact each of the three credit bureaus individually.
- Placing a credit freeze is free for you and your children, as is lifting it when applying for new credit.
- A freeze does not affect your credit score.

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A credit freeze keeps the sensitive data in your credit files from being accessed without your specific consent. That can protect you from fraudulent credit applications, even if a criminal has key information such as your birthdate and Social Security number.



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GET STARTED

What is a credit freeze?

A credit freeze, or security freeze, blocks access to your credit reports, protecting against scammers' attempts to access your [credit reports](#) and open fraudulent accounts. When someone applies for credit using your personal information, a lender or card issuer typically checks your credit before making a decision.

If your credit is frozen, the potential creditor cannot see the data required to approve the application.

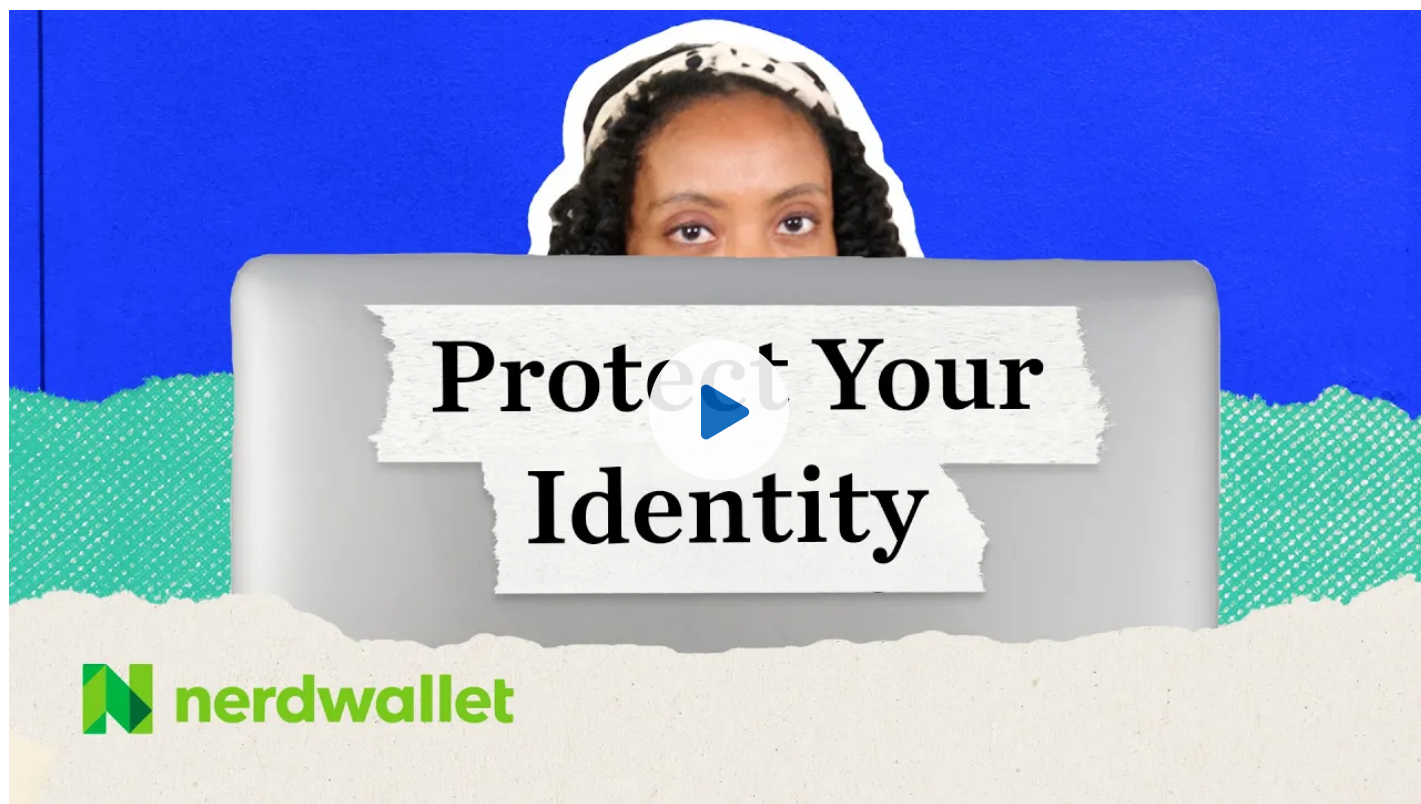
How to freeze your credit

So how do you freeze your credit? Contact each of the three major credit bureaus — Equifax, Experian and TransUnion — individually to freeze your credit:

- **Equifax:** Call 800-349-9960 or [go online](#). Check out our step-by-step [Equifax credit freeze](#) guide.
- **Experian:** [Go online](#) to initiate, or for information call 888-397-3742. Here's a detailed walk-through on getting an [Experian credit freeze](#).
- **TransUnion:** Call 888-909-8872 or [go online](#). Read our [TransUnion credit freeze](#) guide.

Freezing your credit at the three major bureaus above should be top priority. To go the extra mile, you can also freeze your credit report at two lesser-known credit bureaus that may have information about you:

- **Innovis:** Call 866-712-4546 or [go online](#).
- **National Consumer Telecom & Utilities Exchange:** Call 866-349-5355 or [go online](#).



Information you need to freeze your credit at all 3 bureaus

It's a good idea to gather all the documents you will need before initiating a credit freeze. While all three credit bureaus have slightly different requirements, here is the information you will generally need to provide:

- Social Security number.
- Date of birth.

- Address.

Depending on how you initiate the credit freeze — online, by phone or by mail — you might also need the following:

- Copy of your passport, driver's license or military ID.
- Copy of tax documents, bank statements or utility bills.
- Proof of address, like a utility bill.

Note that if you freeze your credit by phone, be prepared to answer some authentication questions, too.

Once a credit freeze is in place, it secures your credit file until you lift the freeze. You can unfreeze credit temporarily when you want to apply for new credit.



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How to unfreeze your credit

Go to the credit bureau website and use the account you used to freeze your credit to [unfreeze your credit](#). You may also be able to unfreeze your credit by phone or postal mail if you can provide certain verifying information. Unless you use postal mail, unfreezing typically takes effect within minutes of requesting it.

Reasons for unfreezing your credit

While it's a good idea to keep your credit frozen all the time, there are some circumstances where you might need to thaw your credit temporarily. Primarily, you'll need to unfreeze your credit if you're applying for a new line of credit. Whether you're in the market for a new car, mortgage, rental apartment or cell phone, your credit will be pulled by the lender to assess your ability to pay.

You might also need to unfreeze your credit if you plan to use a ["buy now, pay later"](#) service while online shopping. For example, Affirm — one of the most popular BNPL platforms — instructs applicants to temporarily lift credit freezes at all bureaus where they've placed them.

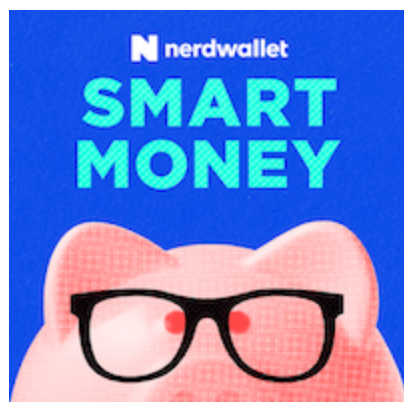
When it comes to BNPL, there are some pros and cons for online shoppers with frozen credit. The upside is that requiring shoppers to constantly unfreeze (and then refreeze) their credit can be a barrier to quick and mindless spending. However, freezing and thawing credit can become tedious for people who frequently rely on BNPL to make purchases.

Tips for unfreezing your credit

For a single application for credit, unfreeze only with relevant bureaus: You can ask the creditor which credit bureau it will use to check your credit and unfreeze only at that one.

When shopping around for credit, lift freezes at all three bureaus: If you're applying with several lenders in a short period, it may make sense to lift the freeze at all three major credit bureaus.

Set a time limit for peace of mind: You can choose to unfreeze for a specified time period, after which the freeze automatically resumes. While this option takes some of the pressure off you on remembering to restart your freeze, it's important to give lenders the time they need to check your credit. For example, applying for a mortgage will require a longer time period than a car loan.



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How to freeze your child's credit

Parents and guardians can freeze the credit of a child under 16.

If you request a freeze for your child, the credit bureau must create a credit file for the child (assuming they don't already have one), then freeze it. In addition to supplying the information required for an adult credit freeze, you'll also need paperwork to verify the child's identity and proof that you have standing to [freeze the child's credit](#).

You can also freeze the credit of a spouse or incapacitated adult at all three bureaus. You'll need to provide the required documentation (copies of birth certificates, court orders and copies of Social Security cards, for example) and mail them to Experian, Equifax and TransUnion. You can find details online about this, as well as any downloadable freeze request forms, on each bureau's security freeze page.

Frequently asked questions

Is freezing credit a good idea?



Is there a downside to freezing your credit?



What is the difference between a credit freeze and a credit lock?



How does a credit freeze affect credit monitoring services?



When to get a credit freeze

If you're not actively shopping for a credit card or loan, freezing your credit is wise. Now that freezing credit and unfreezing credit are free, NerdWallet recommends that all consumers protect themselves in this way.

If you think your data may have been compromised, for instance in a data breach, get a credit freeze. It's especially key if your all-important Social Security number may have been disclosed.



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Cons of a credit freeze

There are a few, potentially:

- A freeze can give you a false sense of security; you may still be susceptible to fraudulent charges on an existing credit account if it's been compromised, or health care or tax refund scams involving your Social Security number. It's still important to check monthly statements carefully for signs of fraudulent activity.
- It can complicate creating a mySocialSecurity account (to track earnings, estimate future benefits, etc.). You can do so with a credit freeze or fraud alert in place, but you'll have to go in person to a Social Security office.
- Your insurance rate could increase if your state allows the use of credit information to set rates. In some cases, insurers can't access your frozen file and might not give you a discount a good score entitles you to. If that happens, you can call your agent to find out if you need to [unfreeze your credit](#).
- It can be somewhat inconvenient, because you need to remember to lift the freeze when you want to apply for credit. That inconvenience pales in comparison to having to unwind fraud or identity theft, though.
- You may forget whether your credit is frozen. (If that happens, there are simple ways to [find out if your credit is frozen](#).)

Credit freeze or credit lock?

Both a [credit freeze](#) and a [credit lock](#) block access to your credit reports. However, a credit lock is a product offered voluntarily by a credit bureau, which may charge a fee. [Equifax's credit lock](#) is free; TransUnion offers a free lock through its TrueIdentity product or as part of a broader paid subscription; Experian's lock is available only as part of a paid subscription package.

Credit freeze services are mandated by federal law and are free.

Credit locks may offer convenience, such as being opened and closed with a finger swipe on an app, but they offer fewer legal protections than a freeze.

Who can access frozen credit reports?

A credit freeze makes your credit reports inaccessible to most people, with a few exceptions:

- You can access your own records, including getting your [free weekly credit reports](#). You can also check your [free credit report](#) summary and score from NerdWallet while your credit reports are frozen.
- Your current creditors still have access, as do debt collectors.
- Marketers can see your credit reports for the purpose of sending you offers.
- In certain circumstances, government or child support agencies can see them.
- You can still give permission to an employer or potential employer to check your credit (though the [version they see](#) omits certain details).

What's next?

- Sign up to get your [free credit score and report](#) from NerdWallet. Information is updated weekly, and the factors affecting your score are broken out to make them easier to understand.
- Learn how you can [manage your credit](#) with NerdWallet.

About the authors



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Bev O'Shea is a freelance writer and a former NerdWallet staff member who specializes in consumer credit, scams and identity theft. Her work has appeared in The New York Times, The Washington Post, MarketWatch and elsewhere. [Read more](#)

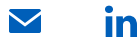




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Amanda covers consumer credit and debt at NerdWallet. She previously worked at the Pew Research Center and earned a doctorate at The Ohio State University. [Read more](#)



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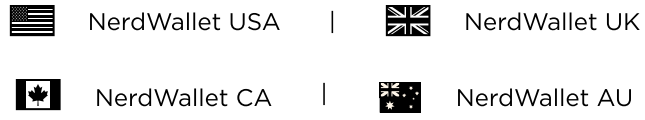
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