GovClarity

Freeze Your Credit

Free, federal, and done in minutes

WHAT'S INSIDE

- All three bureaus, with direct phone numbers
- Four more freezes nobody tells you about
- How to freeze your child's credit
- Thaw in one hour, by law
- Why a credit lock is not a freeze

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A GovClarity Publication

What a Credit Freeze Actually Does

When your credit file is frozen, a prospective lender generally cannot pull it. Because lenders will rarely open a new account without reviewing a credit report, that single block is what makes a freeze one of the strongest tools available against new account fraud.

The legal foundation is the Economic Growth, Regulatory Relief, and Consumer Protection Act of 2018, which amended the Fair Credit Reporting Act effective September 21, 2018. Before that date, some states let bureaus charge you. Now nobody can.

Be clear on the limits.

A freeze is a strong first layer, not a complete shield:

A freeze DOES stop	A freeze does NOT stop
New credit cards opened in your name	Charges on cards you already have
New loans and lines of credit	Someone who has taken over an existing account
Most new account applications	Tax refund fraud (use an Identity Protection PIN)
Credit pulled by lenders who do not have your file	Fraud at companies that do not pull credit

A freeze also does not affect your credit score, and it does not stop you from using the cards and loans you already have.

Some parties can still see a frozen file. Creditors of accounts you already hold, certain government agencies such as child support enforcement, and any company you have hired to monitor your credit can still get access. You can always see your own file. And the federal free-freeze law does not cover reports pulled for **employment, tenant screening, or insurance**, which often use different reporting companies entirely.

Freeze vs Fraud Alert vs Lock vs Monitoring

These four sound alike and do very different things. Only one of them is a right that federal law gives you.

Tool	Cost	What it does	All three bureaus?
Credit freeze	Free by law	Blocks lenders from pulling your file, so new credit cannot be opened	Yes, each bureau separately
Fraud alert	Free by law	Tells lenders to take extra steps to verify it is really you	No, one bureau must notify the other two
Credit lock	Varies. Some charge monthly, some are free	A company's own product, governed by its terms rather than by federal law	Varies by product
Credit monitoring	Often paid	Alerts you after something changes. Blocks nothing	Varies by product

The Consumer Financial Protection Bureau has stated that a lock is no more effective than a freeze, and that locks are often sold for a fee. Not always, though. Equifax offers its Lock and Alert product at no cost.

So the reason to choose the freeze is not price. It is law. A freeze is a statutory right with fixed legal deadlines that a company cannot alter. A lock is a product governed by its own terms, and those terms can change. If you are paying monthly for a lock, you are paying for something weaker than a right you already have for free.

Bottom line: to stop new account fraud before it starts, the freeze is the tool.

Step 1: Freeze All Three Nationwide Bureaus

A freeze at one bureau does not carry over to the others. You have to do all three, separately. Online is fastest.

Bureau	Freeze page	Phone
Equifax	equifax.com/personal/credit-report-services/credit-freeze/	800-685-1111
Experian	experian.com/help	888-397-3742
TransUnion	transunion.com/credit-freeze	888-909-8872

What you will need

Your name, address, date of birth, and Social Security number. Each bureau will have you create an online account and verify your identity with knowledge based questions about your credit history.

Save your login and recovery details for all three

This is the step people skip and regret. You will need these credentials every time you thaw, and recovering a lost login is far slower than the thaw itself. Store them in a password manager, or write them down and keep them somewhere secure.

Do all three in one sitting

Freezing two of three leaves a wide open door, and it is the single most common mistake.

How Fast a Freeze Goes On and Comes Off

These are legal deadlines under the Fair Credit Reporting Act, not customer service estimates.

Action	Online or by phone	By mail
Place a freeze	Within **1 business day**	Within **3 business days**
Lift or remove a freeze	Within **1 hour**	Within **3 business days**

The one hour lift is the detail that makes freezes practical. You are never locked out of your own credit for long. If you are sitting in a dealership or on the phone with a lender, you can thaw the relevant bureau from your phone and be done inside an hour.

Temporary lift

Opens your file for a date range you choose, then refreezes automatically. Use this. Both are free, every time, with no limit on how often you do it.

Permanent removal

Takes the freeze off until you put it back manually, and people forget to put it back. A temporary lift is the better choice for most situations.

One right people miss: within **5 business days** of placing your freeze, the bureau must send you written confirmation that tells you how to remove it, including how you will prove it is you. If that confirmation never arrives, follow up. You do not want to discover the gap the day you need to thaw.

Step 2: Freeze Your Child's Credit

Child identity theft can hide for years, because nobody checks a seven year old's credit report. Families often discover it when the child applies for a first loan, a first apartment, or student aid.

For a child under 16 you can request a **protected consumer freeze** (Equifax calls it a minor freeze). It is free, and it is a paper process at all three bureaus. You cannot do it online or by phone, because the bureaus need to see your documents.

Assemble the documents once, then prepare a packet for each bureau.

For the child

- Copy of the child's birth certificate (certified or official copy)
- Copy of the child's Social Security card

For you, the parent or guardian

- Copy of your driver's license or other government issued identification
- Copy of your Social Security card
- Proof of your current address, such as a utility bill, bank statement, or insurance statement

Proof that you have authority to act for the child, which can be the child's birth certificate, a court order, a valid power of attorney, or foster care certification.

⚠ **Send copies only. Never send original documents.**

Where to Mail a Child Freeze Request

Mail a separate packet to each bureau. Include a short signed letter stating that you are requesting a protected consumer freeze, your relationship to the child, the child's address, and the last four digits of the child's Social Security number.

Bureau	Mail to	Notes
Equifax	Equifax Information Services LLC, P.O. Box 105788, Atlanta, GA 30348	Use the Minor Freeze Request Form from equifax.com
Experian	Experian, P.O. Box 9554, Allen, TX 75013	Overnight: 701 Experian Parkway, Allen, TX 75013. Processed within 3 business days of receipt
TransUnion	TransUnion Protected Consumer Freeze, P.O. Box 380, Woodlyn, PA 19094	Written request required. Not available by phone or online

Use the right mailbox. These addresses are for protected consumer and minor freezes specifically. TransUnion in particular runs different mailboxes for ordinary adult freeze requests, and sending a child packet to an adult freeze address causes delays.

Requirements vary by bureau, so check before you seal the envelope. The list above reflects what each bureau currently asks for, but they do not ask for identical things and they update their forms. Since you are copying a child's Social Security card and birth certificate, send only what that bureau actually requires. Verify against each bureau's current page or form on the day you mail it.

Practical tips: send everything together in one envelope per bureau, keep a copy of what you sent, and consider using tracked mail so you know it arrived. Allow a couple of weeks overall. If a child already has a credit file when they should not, that itself is a red flag worth investigating at identitytheft.gov.

Step 3: Turn On the Free Federal Tools

A freeze is one layer. These three cost nothing and close different doors.

1. Check your credit reports every week

Go to **annualcreditreport.com**, the only website federally authorized to provide your free reports. You can now pull all three bureaus free every week. Worth knowing: the site is federally authorized, but it is run by the bureaus themselves, not by a government agency. Ignore any site that asks for a credit card to show you your "free" report.

2. 2026 bonus

Equifax is providing at least six additional free Equifax reports per year through **December 31, 2026**, available at annualcreditreport.com or through a myEquifax account. That benefit ends after 2026.

3. Stop the prescreened offers

Those preapproved credit envelopes are exactly what mail thieves want. Opt out at **optoutprescreen.com** or by calling **1-888-567-8688**. Opting out online lasts five years. To opt out permanently, complete the form on the site and mail it in.

Get an Identity Protection PIN for Your Tax Return

A credit freeze does nothing about tax refund fraud, where someone files a return using your Social Security number to claim your refund. The Identity Protection PIN is the tool that shuts that door.

An Identity Protection PIN is a **six digit code** issued by the Internal Revenue Service. Once you have one, an electronic return filed without the correct PIN is rejected, and a paper return is held until the IRS can verify it.

Who can get one: anyone with a Social Security number or Individual Taxpayer Identification Number who can verify their identity. Parents and legal guardians can request one for dependents.

How to get one

Method	Details
Online (fastest)	Sign in to your account at irs.gov and open the Identity Protection PIN section
Form 15227	If your adjusted gross income was under $84,000 (or $168,000 married filing jointly). The IRS calls you to verify. Usually 4 to 6 weeks
In person	Book an appointment at an IRS Taxpayer Assistance Center and bring identification

It covers federal returns only. The Identity Protection PIN goes on federal Forms 1040, 1040-NR, 1040-PR, 1040-SR, 1040-SS and 1040-X. Do not put it on a state return.

Choose your enrollment carefully. The IRS offers two options. **Continuous enrollment** keeps you in the program every year going forward. **One-time enrollment** covers the current calendar year only and opts you out automatically at year end. If you pick the one-time option and forget, you are not protected next filing season.

The PIN is valid for one calendar year and a new one is generated each year. If you enrolled online you must sign in and retrieve the new one yourself, because it is not mailed to you. Confirmed identity theft victims are the exception: the IRS mails theirs on Notice CP01A. Put a reminder in your calendar each January.

For children: anyone under 18 cannot open an IRS online account, so a parent or guardian applies on their behalf using Form 15227 or an in-person appointment.

Advanced Freezes Most People Never Hear About

The big three bureaus cover new loans and credit cards. They do not cover everything. These three specialty agencies close the doors the big three leave open, and all three freezes are free.

Agency	What it protects	How to freeze
Innovis	A fourth credit bureau some lenders check	innovis.com, or 1-866-712-4546. Mail: P.O. Box 530088, Atlanta, GA 30353-0088
ChexSystems	The ChexSystems report many banks use to screen new deposit and checking accounts	chexsystems.com, or the freeze line 800-887-7652. Mail: Chex Systems Inc., Attn: Security Freeze Department, P.O. Box 583399, Minneapolis, MN 55458
National Consumer Telecom and Utilities Exchange (NCTUE)	New cell phone, cable, and utility accounts	nctueconsumerportal.com, or 1-866-349-5355. Mail: Security Freeze, Exchange Service Center NCTUE, P.O. Box 105561, Atlanta, GA 30348

Why these matter. Someone who cannot open a credit card in your name may still be able to open a checking account, start a cell phone plan, or put utilities in your name. Those accounts can go to collections under your name and damage you just as badly.

⚠ **Thaw these before you apply, not after.** Banks and carriers pull these specialty reports during automated approval. If the report is frozen, the system does not pause for a human to review it, it just declines you. Before you open a checking account, switch cell carriers, or start utilities at a new address, temporarily lift the relevant freeze first.

One More Freeze, and Two Honest Limits

LexisNexis Risk Solutions keeps a large file built from public records and alternative data that banks and insurers use to verify identity. It offers a free freeze:

- Online at consumer.risk.lexisnexis.com/freeze, or by phone at 1-800-456-1244
- Mail: LexisNexis Risk Solutions Consumer Center, Attn: Security Freeze, P.O. Box 105108, Atlanta, GA 30348-5108

It covers your LexisNexis and SageStream reports only. LexisNexis says plainly that it does not reach Equifax, Experian, TransUnion, or Innovis.

Limit one: ChexSystems is not a universal bank block

Banks also use Early Warning Services, and Early Warning does **not** offer a consumer security freeze at all. What you can do there is request your free file disclosure at 1-800-745-1560 and read it for accounts you did not open.

Limit two: NCTUE only covers participating providers

NCTUE only covers participating providers, not every telecom, pay TV, or utility company.

No freeze covers another. Every one of these is a separate request at a separate company. Freezing the big three does nothing at ChexSystems, and freezing ChexSystems does nothing at NCTUE.

Fraud Alerts: The Free Layer On Top

A fraud alert does not block your file. It tells lenders to take extra steps to confirm your identity before opening an account. It is free, and unlike a freeze, **you only contact one bureau. That bureau must notify the other two.**

Type	Lasts	Who it is for	Extra benefit
Initial fraud alert	1 year	Anyone who is concerned, no proof needed	Renewable, plus one extra free report from each bureau
Extended fraud alert	7 years	Identity theft victims with an Identity Theft Report	Two extra free reports from each bureau per 12 months, and off prescreened marketing lists for 5 years
Active duty alert	1 year	Deployed servicemembers	Renewable if deployment runs longer, and off prescreened marketing lists for 2 years

Those extra reports are a real benefit people leave unused. They do not count against your regular free reports.

You can have both a freeze and a fraud alert at the same time, and for identity theft victims that combination is the right move. The freeze blocks access, and the alert catches anything that slips through a channel the freeze does not cover.

If It Has Already Happened: Recover In This Order

This is the usual order, and following it saves time. Adjust it to your situation. If money is actively moving out of an account right now, call that bank first and come back to the rest.

01

Call the companies where the fraud happened

Ask for the fraud department. Close or freeze the affected accounts and change logins and passwords.

02

Freeze your credit at all three bureaus

Place a freeze at all three bureaus and place a fraud alert at one of them.

03

Go to identitytheft.gov

The Federal Trade Commission's official recovery site. It walks you through your situation and builds a personal recovery plan.

04

Get your Identity Theft Report

From identitytheft.gov. Do not skip this one if you need step 5. The report is what unlocks the fast blocking process below.

05

Use the report to block the fraudulent accounts

Under Section 605B of the Fair Credit Reporting Act, send the bureau four things: your Identity Theft Report, proof of your identity, a list identifying exactly which accounts or inquiries are fraudulent, and your statement that the information is not yours. The bureau must then block that information within 4 business days and notify the company that reported it.

This is the fast lane. An ordinary credit dispute gives the bureau up to 30 days to investigate while the bad entry sits on your report. Section 605B does not.

Keep a written log of every call: date, time, who you spoke to, and what they promised. Send anything important by mail with tracking. Recovery is a paperwork process, and the people who recover fastest are the ones who documented everything.

Thawing: Using Your Credit While Frozen

A freeze is not a permanent lockout, and this is where people get unnecessarily nervous.

Before you apply for credit, ask the lender which bureau they pull. Most will tell you. Then thaw only that one, and only for the days you need. If they will not say, thaw all three for a short window.

Who usually pulls your credit

Mortgage lenders	Auto lenders and credit card issuers	Utilities and cell phone carriers
Often all three bureaus	Usually one, sometimes two bureaus	Sometimes, and they may check NCTUE instead of the big three

Renting, jobs, and insurance work differently. The federal free-freeze law does not cover reports requested for employment, tenant screening, or insurance. Those checks often run through separate screening companies that your credit freeze does not touch. So do not assume a freeze blocks them, and do not assume you need to thaw for them either. Ask the landlord, employer, or insurer which report or screening service they use, then act on that answer.

Just ask, and thaw only if they actually need it. Then refreeze. If you use a temporary lift with an end date, the refreeze happens on its own, which is why we recommend it over permanent removal.

Remember the legal deadline: an online or phone lift must be processed **within one hour**.

Common Pitfalls and Why They Happen

Freezing only one or two bureaus

People assume the bureaus talk to each other, because fraud alerts work that way. Freezes do not. A thief only needs the one bureau you left open.

Paying monthly for a credit lock

Locks are marketed heavily and freezes are not, because nobody profits from the free option. The consumer bureau has said a lock is no more effective than the free freeze.

Forgetting the children

A child's file is the most valuable target, because the theft can run undetected for a decade. The paper process is a real barrier, so it gets postponed. Do it once and it holds for years.

Losing the login credentials

Recovering a lost bureau account is much slower than a thaw, and it always happens at the worst moment, usually at a closing table.

Ignoring the free weekly reports

The freeze prevents new accounts. Only the reports tell you what is already on your file. Checking is how you catch the thing that got through.

Forgetting to thaw before applying

A lender who cannot pull your file may delay or deny the application outright. Thaw first, then apply.

Printable Action Checklist

Start Today (about 20 minutes)

- ☐ Freeze Equifax at equifax.com or 800-685-1111
- ☐ Freeze Experian at experian.com or 888-397-3742
- ☐ Freeze TransUnion at transunion.com or 888-909-8872
- ☐ Save all three logins and recovery codes to a password manager
- ☐ Pull your free reports at annualcreditreport.com and read them
- ☐ Opt out of prescreened offers at optoutprescreen.com or 1-888-567-8688

This Week

- ☐ Request an Identity Protection PIN at irs.gov
- ☐ Freeze Innovis at innovis.com or 1-866-712-4546
- ☐ Freeze ChexSystems at chexsystems.com or 800-887-7652
- ☐ Freeze NCTUE at nctueconsumerportal.com or 1-866-349-5355
- ☐ Freeze LexisNexis at consumer.risk.lexisnexis.com/freeze or 1-800-456-1244

This Month (if you have children under 16)

- ☐ Gather birth certificates and Social Security cards for each child
- ☐ Copy your identification and proof of address
- ☐ Mail a packet to Equifax, Experian, and TransUnion

Every Year

- ☐ Retrieve your new Identity Protection PIN in January
- ☐ Check all three reports at annualcreditreport.com (free every week)
- ☐ Renew your fraud alert if you use one

Official Resources and Contact Information

Nationwide Credit Bureaus

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

Specialty Reporting Agencies

Innovis	innovis.com	1-866-712-4546
LexisNexis Risk Solutions	consumer.risk.lexisnexis.com/freeze	1-800-456-1244
Early Warning (no freeze)	earlywarning.com	1-800-745-1560
ChexSystems	chexsystems.com	800-887-7652
NCTUE	nctueconsumerportal.com	1-866-349-5355

Government and Federally Authorized

- FTC identity theft recovery: identitytheft.gov
- FTC consumer advice: consumer.ftc.gov
- CFPB: consumerfinance.gov
- IRS Identity Protection PIN: irs.gov (search "Get an IP PIN")
- Free credit reports: annualcreditreport.com
- Prescreened offer opt out: optoutprescreen.com or 1-888-567-8688

Mailing Addresses for Child Freezes

- Equifax Information Services LLC, P.O. Box 105788, Atlanta, GA 30348
- Experian, P.O. Box 9554, Allen, TX 75013
- TransUnion Protected Consumer Freeze, P.O. Box 380, Woodlyn, PA 1909

About This Guide

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