

Freezing credit is the best way to prevent identity theft

Steps to complete a credit security freeze:

Equifax

Visit Equifax's credit freeze site at <https://www.freeze.equifax.com>. Click the grey button "GET STARTED WITH A FREEZE" Fill out and submit the requested personal information page, check the box for placing a credit freeze. ***Don't lose this PIN as it will be needed if the account were to ever be "thawed."***

Experian

Go to Experian's credit freeze site at <https://www.experian.com/freeze/center.html> Click "Add a security freeze" then click "Freeze my own credit file" to the personal information request form. Once the form is filled out, Experian allows for a personally-selected 5 to 10-digit PIN or a PIN.

Transunion

Go to <https://www.transunion.com/credit-freeze>

Click the orange tab titled, "ADD FREEZE"

Transunion requires users to create an account, so on the next page, click "Register" to create an account. Fill out the required information to establish a new account.

Transunion then asks three short questions related to individual credit use to verify a user's identity.

Click "Continue" then "Add Security Freeze." Users choose a six-digit PIN and then confirm their decision to freeze their credit. Call 1-888-909-8872 if problems arise.

A credit freeze doesn't prevent the credit bureaus from continuing to track consumer credit usage. Each bureau will still monitor established accounts such as car loans, home loans, or credit cards. The difference is that no new accounts will be added unless a consumer takes the necessary steps to "thaw" their account. If needed, thawing a credit file is quite simple and any minor inconvenience pales in comparison to the headaches serious identity theft can cause an individual.

AN ADDITIONAL LAYER OF FREE IDENTITY THEFT PROTECTION (as well as reduce/eliminate unwanted junk mail)

OPT OUT of Prescreened Credit Card & Insurance offers.

USE the link below:

<https://www.optoutprescreen.com/>