

Freezing your credit

Easy · 20 min to do · Free

A credit freeze blocks new lenders from seeing your credit report, so no one, including you, can open new credit in your name. It's free, doesn't touch your score, and lasts until you lift it. Freeze at all three bureaus (Equifax, Experian, TransUnion); online or by phone it must happen within one business day. Before you apply for an apartment, loan or card, ask which bureau they use and lift just that one. Online or phone lifts must happen within an hour.

YOU'LL NEED

- ☐ Your Social Security number, date of birth and address history
- ☐ A password manager or other safe place for the logins or PINs you create
- ☐ About 20 minutes and a phone or computer

DO IT LIKE THIS

- 1 **Know what it does.** While a freeze is on, nobody can open a new credit account in your name, including you. It's free to place and lift, it doesn't affect your credit score, and it lasts until you lift it.
- 2 **You don't need a reason.** Anyone can freeze their credit, any time, even if nothing has been stolen.
- 3 **Freeze at all three bureaus.** Equifax, Experian and TransUnion each need their own request, online, by phone or by mail. A freeze at one doesn't carry over to the others.
- 4 **Know the deadlines.** Online or by phone, a bureau must freeze your report within one business day. By mail, within three business days.
- 5 **Save each login or PIN in a password manager.** You'll need them to lift the freeze later.
- 6 **Lift it only when you need to.** Before you apply for credit or a job, rent an apartment or buy insurance, ask which bureau the company will use, lift the freeze there, and put it back when they're done. Online or by phone, a lift must happen within one hour. By mail, within three business days.

Watch out Bureaus also sell "credit locks," often bundled with paid services. The CFPB says locks are no more effective than freezes, which are free and your right by law.

DAD NOTE Freeze it now while nothing's wrong. Thaw it when you need it.

Full lesson: aptkeys.com/legal/identity-theft/freezing-your-credit/

Checked October 2, 2026. Sources: Federal Trade Commission; USA.gov; Consumer Financial Protection Bureau.