

What I Need To Know About Freezing My Credit

What is a credit freeze?

A credit freeze or security freeze is a method by which a consumer blocks access to their credit report. The primary purpose is to prevent lenders from accessing your credit report, which prohibits identity thieves from obtaining credit in your name. You will still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

How do I freeze my credit?

There are three nationwide credit reporting companies. Each company has a different process and requires separate paperwork to freeze your credit. Please refer to the following websites for information on freezing your credit with each company. Freezing credit will deter identity theft but it is not a guarantee that your information is secure.

Equifax — 1-800-349-9960 or www.equifax.com

Experian — 1-888-397-3742 or www.experian.com

TransUnion — 1-888-909-8872 or www.transunion.com

Most freezes can be completed online. However, there may be instances where additional paperwork is required to be mailed or uploaded to each company.

1. While online, go to each individual company's website.
2. Follow steps for placing or adding a security freeze.
3. Freeze your own or a protected (minor/incapacitated) consumer's file. You will need to supply your name, address, date of birth, Social Security number and other personal information.
4. Complete the online form, agree to terms and conditions, and submit.

After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze temporarily or permanently.

Does it cost anything to freeze my credit?

No. This is now a free service offered by the credit reporting agencies.

Should I freeze my child's credit?

Yes. This will help protect your child's identity and credit. The credit reporting agencies require additional paperwork for freezing a minor's account including a birth certificate, Social Security cards for parent and minor, a parent's government issued ID and utility bill for proof of address. Please go to each company's website to verify required documentation. We recommend mailing documentation through USPS certified mail or via express mail with a tracking number.

How do I lift a freeze?

In a few states, credit freezes expire after seven years. In the vast majority of states, a freeze remains in place until you ask the credit reporting company to temporarily lift it or remove it altogether (Oregon and Washington have a permanent freeze). You can unfreeze your credit temporarily, at no charge, if you are applying for credit/job or buying a new car/house, for example. Access the website for each credit reporting agency and with your specific agency PIN, follow the instructions to temporarily lift the freeze.

What if I lose my PIN numbers?

Please refer to each company's website for their specific requirements. A replacement PIN can be requested in writing with proof of your identity included. You should receive a letter from each company with a new PIN.

Can JGP freeze my credit for me?

No. Legally, this is not something that JGP can do for you, but we can try to assist you if you have any questions.