

Credit Freeze Instructions

Please note:

- Putting a freeze on your credit files will prevent the unauthorized opening of accounts.
- Executing a freeze with one credit bureau will NOT automatically update the others. You must contact each bureau separately.
- You can easily unfreeze your credit report when needed.
- It is very important that you keep your PINs in a safe place. If you lose them, it can be a complicated process to get them back.

How to Initiate a Freeze

There are online or over-the-phone options for each bureau. Contact information for each is below, and step-by-step instructions are below.

- **Equifax** | 1-800-685-1111 | www.freeze.equifax.com
- **Experian** | 1-888-397-3742 | www.experian.com/freeze/center.html
- **TransUnion** | 1-888-909-8872 | www.transunion.com/securityfreeze
- **Innovis** | 1-800-540-2505 | www.innovis.com/personal/securityFreeze

Equifax:

www.equifax.com

- Bottom of page
 - Under “Credit Report Assistance”
 - Click “Place a security freeze on reports”

also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a d creditworthiness. Also, third parties will take into consideration items other than your credit score or information found in your credit file, such as your income.

Who we are	Credit Report Assistance	Credit Education	Connect with us
<ul style="list-style-type: none"> » About Equifax » Careers » Newsroom » Investor Relations 	<ul style="list-style-type: none"> » Get my free annual credit report » Dispute info on credit report » Request a fraud alert » Place a security freeze on reports » Purchase my credit score 	<ul style="list-style-type: none"> » Credit Score » Credit Report » Identity Theft Protection 	<ul style="list-style-type: none"> » Contact a Customer Care Representative » Equifax Finance Blog » IdentityProtection.com

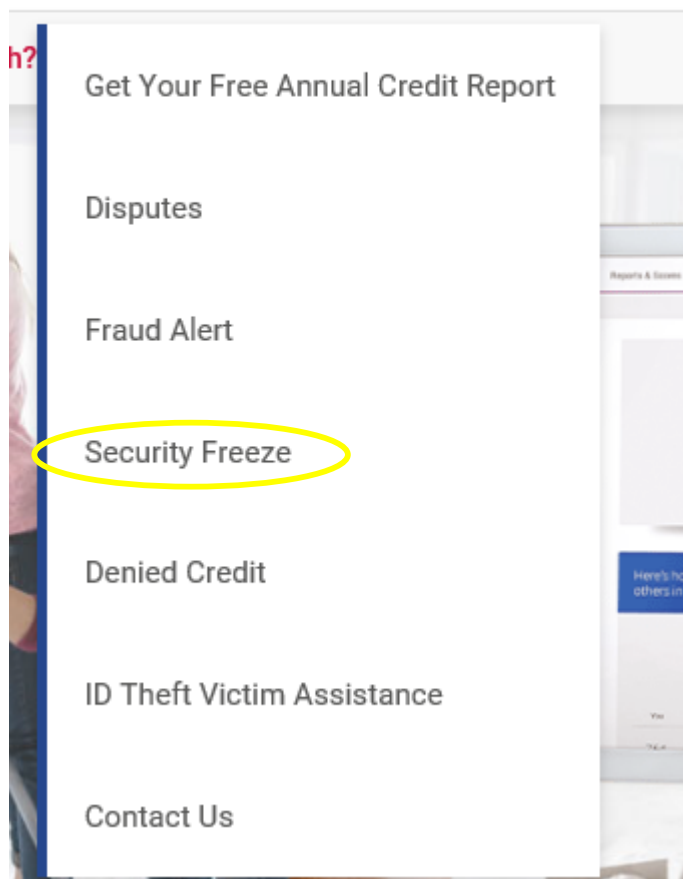
- \$5 fee to freeze
- PIN assigned by Equifax

Experian:

www.experian.com

- Top of page
 - Under “Credit Report Assistance” Dropdown Menu
 - Click “Security Freeze”

Credit Report Assistance Education



- On the next page, click “Add a security freeze”
- Click “Apply Online”
- \$5 fee to freeze
- PIN can be chosen by client or assigned by Experian

TransUnion:

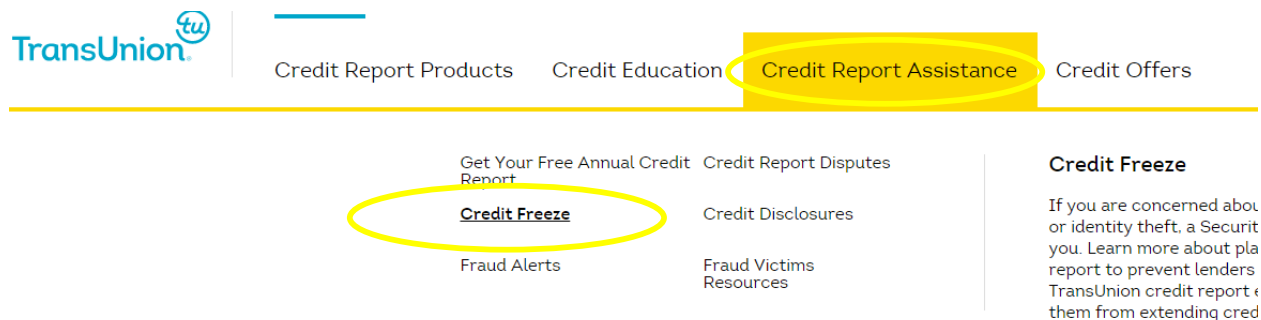
Two Options

Option #1 – Phone (Easiest Option)

- Can place credit freeze over the phone: 888-909-8872
- You will need to create a 6 digit numerical PIN
- \$5 fee to freeze and you will be prompted to provide credit card information.

Option #2 – Website: <https://www.transunion.com/>

- Top of page
 - Under “Credit Report Assistance”
 - Click “Credit Freeze”



- At the bottom under “Step 5: Lock your credit file”
 - Click “Click here”

Step 5: Lock your credit file

Lock your credit information by enrolling in TrueIdentity.

You can lock access to your TransUnion credit file with a swipe of your finger or a click of a mouse. You'll receive ongoing credit monitoring with this completely free service. No credit card required – instant access. Control is in your hands. TransUnion is the only bureau offering this free service.

About credit freeze

A credit freeze may be available under your state law. Be aware, a credit freeze may require payment of a fee as well as a waiting period when you want to unfreeze it to apply for credit in the future. For more information, [click here](#).

- At the bottom under “How do I decide what to do?”
 - Click “Click to initiate Freeze process” under the “Freeze” column

How do I decide what to do?

Lock	Freeze
You want <u>instant independent</u> control over access to your credit information	You'd rather have <u>TransUnion</u> control access to your credit information
You want to be able to lock or unlock access to your credit - FREE	You understand there are often fees for both freezing and unfreezing your credit (varies by state, click here for details)
You want online, realtime ability to lock and unlock your file as often as you want, with no fees.	You are willing to provide your PIN and wait some period for a freeze to be placed or lifted
Enroll in TrueIdentity now	Click to initiate Freeze process

- Client will need to create an account
- \$5 fee to freeze
- Client chooses 6 digit numerical PIN

Innovis:

- Visit <https://www.innovis.com/personal/securityFreeze>
- Select “Submit the Security Freeze Request Online form” option under “Innovis Security Freeze Options”
- Check “Request a Security Freeze”
- Fill out personal information and select “Submit Request”

Security Freeze Request Online
* denotes a required field

Request Type* [Privacy](#)

Need Help?
Innovis Consumer Assistance
1-800-540-2505

Request a Security Freeze
 Temporarily lift a Security Freeze
 Specific third party temporary lift
 Permanently remove an existing Security Freeze
 Request a new Freeze Confirmation number for an existing Security Freeze

Your Information:

First Name* Middle Name
Last Name* Suffix
Phone Number* Social Security Number*
Date of Birth*

Are you a victim of identity theft?
 No, I am not a victim of identity theft Yes, I am a victim of identity theft

Current Address

Address* Address Line 2
City* State*
ZIP*

By submitting this form, you are requesting that we place a Security Freeze on your Innovis Credit Report or that we perform an action to an existing Security Freeze. We will send you a confirmation letter.

Submit Request ▶

Client Name
Date

Credit Agency	PIN to Freeze/Unfreeze Credit
Equifax	
Experian	
TransUnion	

**Remember to keep your PINs in a safe place. If you lose them, it can be a complicated process to get them back.