

Tips to Freeze your Credit



How to place or lift a freeze on your credit report

A credit freeze restricts access to your credit report. If you suspect your personal information or identity was stolen, placing a credit freeze can help protect you from fraud. When you place a security freeze, creditors cannot access your credit report. This will keep them from approving any new credit account in your name, whether it is fraudulent or legitimate.

To let lenders and other companies access your credit files again to create new accounts, you will need to lift your credit freeze permanently or temporarily. Contact credit reporting agencies to freeze or unfreeze your credit report.

Freeze or lift the freeze on your credit report for free by contacting each of the four major credit reporting agencies:

Equifax - P.O. Box 740256, Atlanta, GA 30374; 800-465-7166; www.equifax.com

Experian - P.O. Box 9530, Allen, TX 75013; 888-397-3742; www.experian.com

TransUnion - P.O. Box 2000, Chester, PA 19016; 800-680-7289; www.transunion.com

Innovis - PO Box 530086; Atlanta, GA 30353; 866-712-45546 www.innovis.com

The following link outlines details for freezing your credit as provided by the Iowa Attorney General's website -

<https://www.iowaattorneygeneral.gov/for-consumers/general-consumer-information/identity-theft/security-freeze-identity-theft>

Additional information to limit who has your information

Remove your information from some of the databases that marketing companies buy your information and send you credit and Insurance offers, etc. Less stuff gets sent out in the mail with your name and contact information (you also get less junk mail).

OptOutPrescreen.com

<http://www.lexisnexis.com/privacy/directmarketingopt-out.aspx>

Opt-out by Phone - (1-888-567-8688). This is an automated phone system. You will have three choices: you can remove your name for 5 years, add your name back in, or permanently remove your name. When you call in, you will be asked to verify and provide some information such as your name and home phone number. You will also be asked for your Social Security Number.

Opt-out online - <https://www.optoutprescreen.com/?rf=t> Note: If you have previously opted out of pre-screened offers, you can also opt back in through this web site.

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