

## How to place or lift a security 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.

### **What is a credit freeze?**

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.

### **Place or lift a credit freeze**

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

- [Equifax](#)
- [Experian](#)
- [TransUnion](#)

You can submit your request online, by phone, or by mail.

### **How long do freeze requests take?**

Freeze requests:

- Online or by phone: agencies must freeze your credit report within one business day
- By mail: agencies must freeze your credit report within three business days

Unfreeze requests:

- Online or by phone: agencies must lift the freeze within one hour
- By mail: agencies must lift the freeze within three business days