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All About Credit Freezes

What is a Credit Freeze?

A credit freeze is something you can do to stop others from seeing your credit report at the credit bureaus (Equifax, Experian, and TransUnion). When you freeze your credit, these companies won't share your credit report with potential lenders. This can help prevent new credit accounts from being opened without your permission. If you want to apply for a loan or credit card, you can unfreeze your credit for the company that wants to check your report.

How to Place a Credit Freeze

You must contact each of the three credit bureaus individually to place a credit freeze. You can place the freeze online (you'll need to create an account), by telephone, or by mail. Credit freezes requested online or by telephone are usually processed immediately, although the credit bureaus legally have up to one business day to freeze your credit. If you send your credit freeze request by mail, the credit bureaus have up to three days to freeze your credit.

Equifax

- [Online](#)
- Phone: 1-888-378-4329
- Mail: Send a written request to:
 - Equifax Information Services LLC
P.O. Box 105788 Atlanta,
GA 30348-5788

Be sure to include:

- Security Freeze Request Form
- Proof of Current Mailing Address
- Proof of Identity

Examples of Proof of Current Mailing Address:

- Copy of Driver's license or state identification card
- Pay stub with address
- Copy of Rental lease agreement/house deed
- Utility or phone bill (gas, electric, water, cable, mobile)

Examples of Proof of Identity:

- Copy of Social Security Card
- Pay stub with Social Security Number
- W2 or 1099 Form
 - Must contain your SSN

Experian

- [Online](#)
- Phone: 1-888-397-3742
- Mail: Send a written request to:
 - Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Written requests should include the following information:

- Your full name
- Social Security number
- Complete addresses for the past two years
- Date of birth
- A copy of a government issued identification card, such as a driver's license
- Copy of a utility bill or bank statement
 - Ensure that each copy is legible and displays your name, current mailing address and issue date.

TransUnion

- Online
- Phone: 1-800-916-8800
- Send a written request that includes your name, address and Social Security number to:
 - TransUnion
 - P.O. Box 160
 - Woodlyn, PA 19094

Your request should include one proof of Social Security number and two proofs of your current address. All documents should reflect your current name and be unexpired. Please only submit photocopies of your documents.

These can include:

- Address (Provide 2):
 - Driver's license with current address
 - Utility bill
 - Bank or credit union statement
 - Canceled check
 - Pay stub
 - Signed homeless shelter letter
 - Stamped post office box receipt
 - Government-issued ID
 - Prison ID letter
 - State ID Card
- Identity (Provide 1):
 - Social Security card
 - Letter from Social Security Administration
 - Military ID
 - Medicaid or Medicare card

How to Remove a Credit Freeze

Just like when you freeze your credit, you have to contact each credit bureau to unfreeze it. The easiest way to unfreeze is using each bureau's online services

(linked above) by creating an account at each bureau. You can also call them or send a letter to unfreeze your credit. If you do it online or by phone, the freeze might be lifted in a few minutes, but the credit bureaus have up to one hour to do it. If you send a letter, it can take up to three days for the freeze to be lifted.

When removing a credit freeze, you will have the option to remove the freeze temporarily or permanently. If you are removing the freeze so that you can apply for new credit, you will likely want to remove the freeze only temporarily and have the freeze reapplied the day after the approved credit check has been run. A credit freeze will remain in place until you decide to permanently remove it.

Cost of Credit Freezes

It is free to place, temporarily lift, or remove a credit freeze.

Effects of a Credit Freeze

A credit freeze can help prevent identity theft by stopping the release of information on your credit report without your permission, other than for the exceptions described below. A credit freeze helps stop someone from getting a loan or credit card in your name without your permission. When your credit is frozen, lenders can't see your credit report or credit score. Freezing your credit does not hurt your credit score.

Exceptions to Credit Freezes

Freezing your credit does not prevent all access to your credit report. For example, you can always check your own credit reports even if they are frozen. The credit bureaus can also create and send a credit report in the following circumstances, even when you have placed a freeze:

- Your current creditors
- Companies that are performing background checks or processing non-credit applications, such as for an insurance policy, a lease, a phone account, or a utility account
- Government agents legally authorized to do so
- Debt collectors to get your contact information

- Companies that are providing identity verification to help confirm your identity
- Certain creditors and marketing companies for purposes of credit offers

Fraud Alerts

A fraud alert on your credit report is different from a credit freeze. A fraud alert is a special message on a credit file that says the consumer is or may be a victim of identity theft. A fraud alert tells businesses to take extra steps to make sure it's really you before giving new credit. It might slow down how fast you can get new credit, but it won't stop new credit accounts from being opened.

Frequently Asked Questions

Last updated on July 21, 2025.

What will a creditor who requests my file see if it is frozen?

A creditor will see a message or a code indicating that the file is frozen.

Can a creditor get my credit score if my file is frozen?

No. A creditor who requests your file from one of the three credit reporting agencies will only get a message or a code indicating that the file is frozen.

Can I order my own credit report if my file is frozen?

Yes.

Will a freeze lower my credit score?

No.

Can an employer or landlord do a background check on me if I have a freeze on my credit file?

Yes. The security freeze does not apply to anyone using the information for employment, tenant, or background screening purposes.

Does freezing my file mean that I will not receive pre-approved credit offers?

No. You can stop pre-approved credit offers by calling (888) 5OPTOUT [(888) 567-8688]. You can also do this online at www.optoutprescreen.com. This will stop most of the offers that go through the credit reporting agencies. You have the option to opt-out for 5 years or permanently.

Can I request a temporary lift with only one credit reporting agency?

Yes. You can decide what credit reporting agency your new creditor uses and request a lift from that agency only. You can choose how long to unfreeze your credit. This gives extra protection because your credit will still be frozen with the other two credit bureaus.

Can I request a temporary lift for a potential creditor?

Yes. You can grant a creditor one-time access to your credit report. Find out what credit reporting agency your new creditor uses and ask for a single-use personal identification number (PIN) from that agency. Your creditor will be required to provide this PIN to the credit reporting agency to see your credit report. This method will provide added protection, since the creditor is the only one that will have access to your credit report.

How do I place a security freeze for an incapacitated adult or a child?

To place a security freeze on the credit report of a minor (under 16) or adult who can't manage their own finances, you will need to submit proof of their identity, along with yours, and proof that you are their authorized representative.

EQUIFAX: Download and follow the instructions on the [Minor Freeze Request](#) form. Download and follow the instructions on the [Incapacitated Adult Freeze Request](#)

form.

EXPERIAN: Minor = Under 14. Print [Add or remove a security freeze for a minor](#) form and follow the instructions on the rest of the page.

TRANSUNION: Go [here](#) for instructions on adding a security freeze for a minor or an incapacitated adult.

Do credit freezes freeze my credit card so I can't buy things with it?

No. A credit freeze doesn't affect your credit card. Your credit report won't be accessible, but that won't affect your credit card. They are two different things.

Can you put a freeze on existing credit cards?

It may sound like a credit freeze would impact your credit cards, but it has absolutely no effect on credit cards you already own. A freeze prevents your credit report from being accessed when you or anyone else tries to open new accounts. You can still use the credit cards you have.

Note: If you're looking to temporarily prevent charges on your credit cards, talk to your credit card issuer.

Can I freeze a credit report for a deceased family member?

While you can't freeze the credit report of a deceased family member, you can update your family member's credit report to show as deceased. This will notify any creditor who attempts to pull the report that the consumer is deceased. Follow the steps below:

1. Check with the Social Security Administration to make sure that they have updated their files and told the credit reporting companies.

2. Forward a copy of the death certificate to one of the three credit reporting companies; the receiving bureau will notify the other two companies. This will allow the credit reporting agencies to add a note to the credit report that the consumer is deceased.

Along with the death certificate, include the person's legal name, Social Security number, date of birth and date of death. If the notification is coming from the deceased's spouse, the letter should also include their name and mailing address plus a copy of their identification. If the request is from an executor for the deceased, or someone other than a spouse, send a copy of identification for the requestor, plus a copy of the will/executor agreement or Power of Attorney documentation.

3. Contact all creditors that the deceased person(s) did business with and ask that they mark their files accordingly. Be sure to forward a copy of the death certificate to them, once you receive it.

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