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## How to Freeze Your Credit

Identity theft cases are on the rise in 2024. Experts believe that these cases occur so often that there is a new victim every 22 seconds. Because these thefts are becoming even more sophisticated with time, citizens must safeguard their information and protect themselves in a variety of ways. One simple way to be protected in the case of an identity theft is to freeze your credit. This makes it harder for thieves to open new accounts in your name. Freezing your credit doesn't impact your credit score and is free with all three bureaus by federal law.

Here are step by step directions to freeze your credit and protect yourself from fraud.

- 1) Pull your credit report from all three credit bureaus. Review each report to make sure it is correct and that you recognize all of the information presented.
- 2) Gather all of your information including full name, social, date of birth, address and identification. You may need to present a government issued ID and possibly a proof of address.
- 3) Contact each credit bureau to request a freeze. You can visit credit freeze pages on their websites or call them. The three credit bureaus are Equifax, Experian and TransUnion.
- 4) Submit your request. Provide all of the required personal information and identification documents as requested. Each bureau will give you a PIN or password to manage your credit freeze. Be sure to keep this information secure and in a place you can easily find it when you need to lift the freeze. Each bureau will send you a confirmation letter or email. Verify that your credit freeze has been placed successfully.
- 5) Monitor your credit. Although you've placed a freeze, it is still important to check your credit reports to ensure no unauthorized activity has occurred.

Remember, you will be unable to open any line of credit when your credit is frozen. If you are in the market for a home loan, a car loan, or a new credit card, remember you will need to unfreeze your credit with each bureau prior to shopping.

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