

**Checklist for various credit freezes.** As of April 2019.

A credit “freeze” provides many more legal protections and safe guards versus a “lock”. Freezes are now no charge to end consumers.

**Important note:** A removal or temporary lift will be required in order for any potential creditors to run a credit check i.e. auto loan, etc.

**Equifax** – <https://help.equifax.com/s/article/How-do-I-place-temporarily-lift-or-permanently-remove-a-security-freeze>

There are three options –

- 1) Create an Equifax account and do an online freeze. (PIN is not required).
- 2) Call the automated line at the link provided above. (PIN will be used).
- 3) Manually fill out the form and mail it in (in the above link).

**Experian** – <https://www.experian.com/freeze/center.html>

Can fill out the form online at the above link. Will be provided a PIN.

**Transunion** – <https://www.transunion.com/credit-freeze>

Necessary to create an online account.

**Telecom, Utilities Freeze** – <https://www.exchangeservicecenter.com/Freeze/>

Prevents people from taking out new cell phones in your name, television services, utilities, etc in your name. There is a FAQ link at the link provided above.

**Chex Systems Freeze** – Specific to checking and savings accounts.

[https://www.chexsystems.com/web/chexsystems/consumerdebit/page/securityfreeze/information!/ut/p/z1/pZFPb4JAEMU\\_iweOZQb8U9PbxIjqXWobSsS9NNjAggGWrfTj\\_PQu9gSpqHEPm-zk92bmvQUGIbAy2mc8Upkoo1y\\_12zyjeSZWCMfqfuxfEHieO9TP6A2LiawagPL1y9bAw51h\\_bCcj9HwG7SdwB8vFJ\\_5hC8b74GWH\\_7t\\_aAjn\\_HahK0pTfzOLAqUulDViYCwrm-ZXFKWa\\_ALjXpB5qUe302MV5hhOdi8\\_fnpNwMp3pjGSexjKX5K3U5VaraPRloYF3XJheC57H5lwoD\\_5OkYqcgbJNQFUEQhAea-PPtON9TQgaDI2aGkw0!/dz/d5/L2dBISEvZ0FBIS9nQSEh/](https://www.chexsystems.com/web/chexsystems/consumerdebit/page/securityfreeze/information!/ut/p/z1/pZFPb4JAEMU_iweOZQb8U9PbxIjqXWobSsS9NNjAggGWrfTj_PQu9gSpqHEPm-zk92bmvQUGIbAy2mc8Upkoo1y_12zyjeSZWCMfqfuxfEHieO9TP6A2LiawagPL1y9bAw51h_bCcj9HwG7SdwB8vFJ_5hC8b74GWH_7t_aAjn_HahK0pTfzOLAqUulDViYCwrm-ZXFKWa_ALjXpB5qUe302MV5hhOdi8_fnpNwMp3pjGSexjKX5K3U5VaraPRloYF3XJheC57H5lwoD_5OkYqcgbJNQFUEQhAea-PPtON9TQgaDI2aGkw0!/dz/d5/L2dBISEvZ0FBIS9nQSEh/)

People can also register for the 5 year “Opt Out” here. Or permanent Opt Out if desired.