



## How To Get a Credit Freeze

Credit freezes are powerful, free tools to stop ID thieves from wrecking your credit. They give you control over who sees your credit reports and when they can see them.

Banks check applicants' credit reports before they approve credit cards or loans. If they can't view an applicant's credit report because it's frozen, they deny the application. A freeze stops ID thieves from taking out credit in your name.

When you want to apply for credit, you simply contact the credit bureaus to "thaw" the freeze. Freezes are effective and easy to manage.

Below is the contact info for each credit bureau:

- **Experian**     [Experian.com/help/credit-freeze/](https://Experian.com/help/credit-freeze/)     **1-888-397-3742**
- **Equifax**     [Equifax.com/personal/credit-report-services](https://Equifax.com/personal/credit-report-services)     **1-800-685-1111**
- **TransUnion**     [TransUnion.com/credit-freeze](https://TransUnion.com/credit-freeze)     **1-888-909-8872**

If you request a freeze online, **do not use a public computer or public wi-fi.**

Some bureaus refer to credit freezes as "security freezes" — it's the same thing. Visit [cuyahogacounty.gov/creditfreeze](https://cuyahogacounty.gov/creditfreeze) to learn more.



Sign up to receive free Scam Squad Alerts by phone, text or email.

Visit [readynotify.us](https://readynotify.us) or call **216-443-7035** to get help signing up.