



## Credit Freeze Information in the Wake of the Equifax Hack

**Barbara O’Neill, Extension Specialist in Financial Resource Management, Rutgers Cooperative Extension**

Credit experts recommend that consumers freeze their credit to reduce their risk of becoming an identity theft victim. This has to be done individually with each of the “Big Three” credit reporting agencies (Equifax, Experian, and TransUnion), plus some experts also recommend doing a freeze with a lesser-known credit reporting agency called Innovis to “cover all the bases.” That means making 4 separate freeze requests per person or 8 requests for a couple.

By freezing your credit, you prevent potential creditors from accessing your credit file, thereby preventing identity thieves from opening accounts in your name. However, credit freezes will not deter non-credit related frauds such as tax refund identity theft and health insurance fraud. For that, consumers are simply told to “be vigilant.”

Credit freeze requests can be made online, by phone, or by certified U.S. mail. Expect to devote some time to this task. Below is contact information for each credit reporting agency for each method of contact to request a credit freeze:

### Online

Equifax: [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

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

TransUnion: <https://www.transunion.com/credit-freeze/place-credit-freeze>

Innovis: <https://www.innovis.com/personal/securityFreeze>

### Telephone

Equifax: 800-685-1111

Experian: 888-397-3742

TransUnion: 888-909-8872

Innovis: 800-540-2505

### U.S. Mail

Equifax: Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348

Experian: Experian, P.O. Box 9554, Allen, TX 75013

TransUnion: TransUnion LLC, P.O. Box 2000, Chester, PA 19016

Innovis: Innovis Customer Assistance, P.O. Box 26, Pittsburgh, PA 15230-0026

The costs of security freezes vary from state to state. Fees may or may not be charged to add a credit freeze, temporarily lift (thaw) a credit freeze (e.g., when you need to apply for a loan), and remove a credit freeze. Different fees for credit freezes may also apply depending on whether someone is or is not a victim of identity theft.

For mailed security freeze requests, include the following information in a cover letter format:

- ◆ Full name (with middle initial) and former name, if applicable
- ◆ Current address and former addresses within the last five years
- ◆ Social Security number
- ◆ Full date of birth (month, day, year)
- ◆ Signature
- ◆ Photocopies of two forms of identification such as a government-issued identity card and proof of residence such as phone bill or utility company bill.