

01 / FREEZE ALL THREE

The Credit Freeze Guide

Put a barrier in front of new-account fraud. Know where to freeze your reports and how to lift a freeze when you need credit.

01 / Know what it does.

A freeze restricts access to your credit report, making it harder to open new credit in your name. It is free and does not affect your credit score. It does not prevent every kind of identity theft or protect an existing account from takeover. [1]

02 / Contact each bureau separately.

Freezing one report does not freeze the others. Use Equifax, Experian, and TransUnion's official freeze pages below. Choose the free security freeze. A credit lock or paid monitoring subscription is a different product. [1]

03 / Keep access secure.

Use a unique password for each bureau account. Save login details in a password manager. Save dated confirmations. Do not put passwords, PINs, or Social Security numbers on a shared checklist.

04 / Confirm the status.

Record each bureau's confirmation in your own notes. Online and phone requests must be placed within one business day; mail requests within three business days after receipt. Check the status before assuming protection is active. [2]

[Equifax: security freeze](#)

[Experian: security freeze](#)

[TransUnion: security freeze](#)

02 / WHEN YOU NEED TO APPLY

The Credit Freeze Guide

01 / Ask first, then schedule a lift.

Ask the lender which bureau or bureaus it needs and when. Schedule a temporary lift for that application window. Online and phone lifts must happen within one hour; mail lifts within three business days after receipt. Confirm the lift before the lender checks your report. [2]

02 / Close the loop.

Put the end of the lift window on your calendar and confirm the freeze is active again. If you removed a freeze rather than temporarily lifting it, request a new freeze when you want protection back.

03 / Freeze or fraud alert?

A fraud alert asks businesses to verify your identity before issuing credit. An initial alert lasts one year and placing it with one bureau alerts the other two. A freeze restricts access and must be managed separately at all three. You can use both. [1]

04 / Already dealing with identity theft?

A freeze helps with new-account risk. It does not undo accounts already opened. Go to IdentityTheft.gov for a recovery plan and report unauthorized activity to the affected account provider. [1]

DO THIS TODAY

Your next step: use the three official bureau links and record your freeze confirmations.

SOURCES / REVIEWED OCTOBER 1, 2026

1. [FTC: freezes and fraud alerts](#)
2. [CFPB: security-freeze timing](#)

General U.S. consumer education. State rules and individual circumstances can differ.