

Steps to protect yourself

Our recommendation is to freeze your credit immediately with all four of the major credit bureaus. By freezing your credit, you'll prevent criminals from trying to open new accounts in your name—all of your current credit cards will still work. You'll only need to consider unfreezing your credit if you want to apply for a loan, open a new credit card, or make any type of purchase that requires a check on your credit.

Three things you'll want to know before contacting the credit bureaus.

- One: You'll want to pull a credit report. You can get a free report [here](#). It doesn't matter if you've already frozen your accounts, you can still monitor using the free tool. We recommend you pull only one report now, another one in four months, and the third in another four months. It's not foolproof, but it will allow you to see different reports throughout the year to track any potential changes.
- Two: the cost is minimal. While reports have varied freezing credit usually only costs a one-time fee of \$10 per bureau. That's 20 or 30 bucks for peace of mind.
- Three: You must set or receive PINs when freezing your credit. Save these in a secure location, whether that's using a password manager or physically storing the printed PIN paper someplace safe and out of sight.

Where to go to freeze your credit

- Equifax: (800) 685-1111 or <https://www.freeze.equifax.com/>
- Experian: (888) 397-3742 or <https://www.experian.com/ncaconline/freeze>
- TransUnion: (888) 909-8872 or <https://freeze.transunion.com/>
- Innovis: (800) 540-2505 or <https://www.innovis.com/securityFreeze>