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How to Freeze Your Credit



A credit freeze keeps the sensitive data in your credit files from being accessed without your specific consent. That can protect you from fraudulent credit applications, even if a criminal has key information such as your birthdate and Social Security number. The following information from Nerdwallet guides you through what a credit freeze is and how to deal with it if the need arises.

What is a credit freeze?

A credit freeze, or security freeze, blocks access to your credit reports, protecting against scammers' attempts to access your credit reports and open fraudulent accounts. When someone applies for credit using your personal information, a lender or card issuer typically checks your credit before making a decision. If your credit is frozen, the potential creditor cannot see the data required to approve the application.

How to freeze your credit

So how do you freeze your credit? Contact each of the three major credit bureaus — Equifax, Experian and TransUnion — individually to freeze your credit:

- **Equifax:** Call 800-349-9960 or [go online](#). Check out our step-by-step [Equifax credit freeze](#) guide.
- **Experian:** [Go online](#) to initiate, or for information call 888-397-3742. Here's a detailed walk-through on getting an [Experian credit freeze](#).
- **TransUnion:** Call 888-909-8872 or [go online](#). Read our [TransUnion credit freeze](#) guide.

Freezing your credit at the three major bureaus above should be top priority. To go the extra mile, you can also freeze your credit report at two lesser-known credit bureaus that may have information about you:

- **Innovis:** Call 866-712-4546 or [go online](#).
- **National Consumer Telecom & Utilities Exchange:** Call 866-349-5355 or [go online](#).

Information you need to freeze your credit at all 3 bureaus

It's a good idea to gather all the documents you will need before initiating a credit freeze. While all three credit bureaus have slightly different requirements, here is the information you will generally need to provide:

- Social Security number.
- Date of birth.
- Address.

Depending on how you initiate the credit freeze — online, by phone or by mail — you might also need the following:

- Copy of your passport, driver's license or military ID.
- Copy of tax documents, bank statements or utility bills.
- Proof of address, like a utility bill.

Note that if you freeze your credit by phone, be prepared to answer some authentication questions, too. Once a credit freeze is in place, it secures your credit file until you lift the freeze. You can unfreeze credit temporarily when you want to apply for new credit.

How to freeze your child's credit

Parents and guardians can freeze the credit of a child under 16.

If you request a freeze for your child, the credit bureau must create a credit file for the child (assuming they don't already have one), then freeze it. In addition to supplying the information required for an adult credit freeze, you'll also need paperwork to verify the child's identity and proof that you have standing to freeze the child's credit.

[Article source.](#)



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About UNITE Credit Union

UNITE Credit Union was established in 1955, and since then has provided financial services to the students, parents of students, alumni, faculty, staff & retirees of the University of Northern Iowa; the employees, families & retirees of MidAmerican Energy & the students, parents of students, alumni, faculty, staff & retirees of the Cedar Falls School District.

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UNITE Credit Union | 802 W. 29th St., Cedar Falls, IA 50613-5022

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