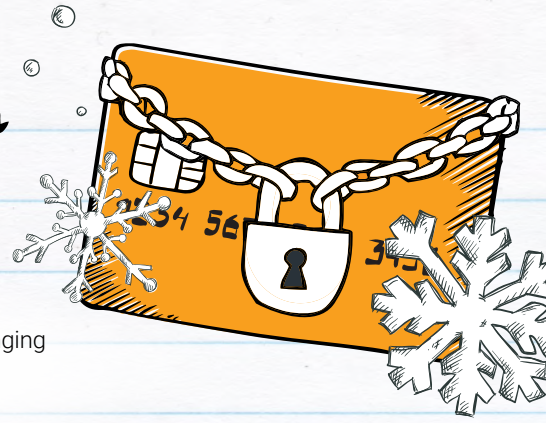


# Freeze Your Credit Information

## Keep *Unwanted Visitors* out in the Cold



Frequent moves and deployments can make identifying and addressing identity theft extra challenging for service members. Get a step ahead and take advantage of tools that safeguard your credit.

**Placing a credit freeze is one of the strongest ways to protect yourself from identity theft.**



### How does a credit freeze work?

Implement a no-cost credit freeze to keep identity thieves from opening fraudulent accounts.

- A credit freeze is the best tool to restrict access to your credit report.
- » This makes it harder for identity thieves to open new accounts using your identification.
- Creditors need your credit information before they approve a new account.
- » Because creditors cannot see your information during a credit freeze, they are not likely to extend new credit.



### How do I initiate a credit freeze?

Contact each of the three nationwide credit bureaus: Equifax, Experian and TransUnion.

- Provide your name, address, date of birth, Social Security number and other personal information.
- Receive a unique PIN or password from each credit bureau.
- Keep the PIN in a safe place. You will need it when you decide to lift the freeze.



### How do I lift a credit freeze?

You can temporarily lift or permanently remove a credit freeze as necessary.

- If the request is made online or over the phone, the credit bureau must lift the freeze within one hour.
- If the request is made by mail, the bureau has three business days to lift the freeze after receiving your request.



### How can I spot identity theft early?

Review your credit report for accuracy.

- Each of the three nationwide credit reporting agencies must provide you with your credit report every 12 months upon your request.
- To request your credit report, visit [AnnualCreditReport.com](http://AnnualCreditReport.com).

### Did you know?



**You can protect your children from identity theft, too.**

Place a no-cost credit freeze for children age 16 and under by contacting the three credit agencies.

Visit [www.consumer.ftc.gov](http://www.consumer.ftc.gov), [www.equifax.com](http://www.equifax.com), [www.experian.com](http://www.experian.com) and [www.transunion.com](http://www.transunion.com) for more information on credit freezes.

You have accredited [personal financial managers](#) and counselors at your fingertips. Set up a no-cost appointment at your nearest Military and Family Support Center to learn more about protecting your credit.

As you reach new milestones and complete [service-required trainings](#), look to the Office of Financial Readiness [website](#) for more information and follow @DoDFINRED on:



OFFICE OF  
**FINANCIAL  
READINESS**  
*Financially Secure, Mission Ready*