



Protect Your Identity

The credit freeze, monitoring, and what to do if your identity is stolen

The best-kept secret: A credit freeze blocks anyone from opening new accounts in your name. It's required by federal law to be at no charge, it doesn't affect your credit score, and you can lift it anytime in minutes. Freeze at all three bureaus today.

1. Freeze your credit (all three bureaus)

Bureau	Phone	Website
Equifax	800-685-1111	equifax.com/personal/credit-report-services
Experian	888-397-3742	experian.com/freeze
TransUnion	800-916-8800	transunion.com/credit-freeze

A freeze at one bureau does not carry to the others — you must do all three.

2. Monitor and detect

- **Get your free reports** at AnnualCreditReport.com and check for accounts you didn't open.
- **Warning signs:** bills or cards you didn't request, unexpected denials, or the IRS saying you already filed.

3. Protect your children

- A child normally shouldn't have a credit report — if they do, it's a red flag. Ask the bureaus to check.
- You can freeze a child's credit (under 16). Bring a birth certificate as proof of authority.

If your identity is stolen — first 24 hours

1. Go to **IdentityTheft.gov** — file a report and get a personalized recovery plan (this unlocks federal protections).
2. Freeze your credit at all three bureaus (numbers above).
3. Change passwords on affected accounts and turn on MFA.
4. Contact the bank or company directly using a number you look up.
5. Keep records of every call and report.

Recovery help: [IdentityTheft.gov](https://www.identitytheft.gov) · Reports: [AnnualCreditReport.com](https://www.annualcreditreport.com)