HOW DO I FREEZE MY CREDIT?

Contact each of the three credit bureaus. According to the FTC, a credit freeze is free, blocks new accounts from being opened in your name, and lasts until you lift it. A fraud alert is also free, lasts one year, and needs only one bureau, which tells the others.

THE STEPS

01 Contact all three credit bureaus (Equifax, Experian and TransUnion) to place a freeze. It is free.

02 A freeze blocks new accounts being opened in your name and lasts until you lift it.

03 Or place an initial fraud alert: free, one year, and one bureau notifies the others.

04 An extended alert lasts seven years and needs an FTC identity theft report or a police report.

05 Report identity theft to the FTC at IdentityTheft.gov.

THE CHECKLIST

- ☐ Account at each bureau
- ☐ PINs or passwords written down and kept safe
- ☐ A reminder to lift the freeze before applying for credit

Sources: FTC, Credit Freezes and Fraud Alerts; FTC, How to recover your hacked email or social media account. Last reviewed November 17, 2026. General planning information, not medical, legal or financial advice.