

Credit Freeze Worksheet

A credit freeze (security freeze) is your BEST protection against possible tragic losses from identity theft. A credit freeze is better than a credit lock. I recommend advice on www.Clark.com (Clark Howard, CNN) regarding credit freeze.

Step #1: Set up your free account on <https://www.creditkarma.com/> where you can monitor your credit forever for free. To read about CreditKarma, see <https://clark.com/credit/credit-karma-review/>. Be sure to set up your CreditKarma account **BEFORE** you freeze your credit, or you may need to temporarily unfreeze your TransUnion credit report in order to activate your CreditKarma account registration.

Credit Karma	Username: (your email):
	Password:

Step #2: Use the links listed HERE <https://clark.com/credit/credit-freeze-and-thaw-guide/> to freeze your credit. Freezing your credit is free. If you get asked by TransUnion to enter a credit card, then use this link instead <https://www.transunion.com/credit-freeze>. You can use this worksheet to write down the codes that you will need to unfreeze your accounts in the future. *Keep this document in a safe place and don't lose it!* You will **NEED** to freeze your credit at all 3 credit reporting agencies (Experian, Equifax, and TransUnion). It is also possible to do a security freeze for Innovis and ChexSystems. In MOST states a credit freeze is permanent until removal is requested by the consumer. In a handful of states, a credit freeze expires after 7 years. [See freeze laws for your state](#). Remember that if you freeze your credit and apply for a NEW credit card or loans or change your Auto/Home insurance company, you will need to thaw and then re-freeze your credit to accomplish that.

Credit Bureau	Credit Freeze PIN Numbers and additional notes such as Security Questions and Answers, Username, Password <i>(Do NOT lose your PIN numbers!)</i>	Date Frozen
Equifax	PIN # :	
Experian	PIN # :	
TransUnion	PIN # :	
Innovis www.Innovis.com	PIN # :	
ChexSystems www.ChexSystems.com	Ref ID :	