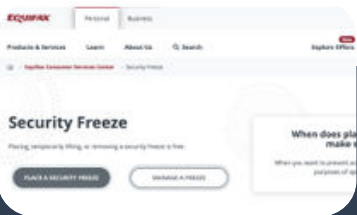




RETIREMENT CONSULTANTS

Freezing Your Credit With All Three Credit Bureaus

Contact each of the three major credit bureaus – Equifax, Experian and TransUnion – individually to freeze your credit:

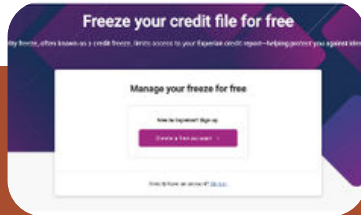


EQUIFAX Step-by-Step Guide

Manage your Equifax credit freeze:

- [Online](#)
- Call 888-298-0045

Equifax Info Services LLC
PO Box 105788,
Atlanta, GA 30348

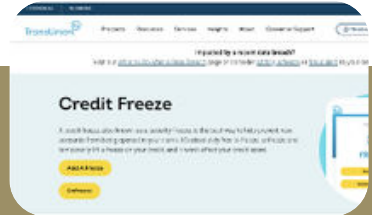


EXPERIAN Step-by-Step Guide

Manage your Experian credit freeze:

- [Online](#)
- Call 888-397-3742

Experian Security Freeze
PO Box 9554
Allen, TX 75013



TRANSUNION Step-by-Step Guide

Manage your TransUnion credit freeze:

- [Online](#)
- Call 800-916-8800

TransUnion
PO Box 160,
Woodlyn, PA 19094

The quickest way to freeze your credit is online through your profile with each major credit bureau.

DOCUMENTS

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

VERIFICATION

Depending on how you initiate the credit freeze – online, by phone or by mail – you might also need the following to verify your identity and address:

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

If you freeze your credit by phone, be prepared to answer additional authentication questions.

FRAUD ALERT OPTION

If you will be opening new credit accounts or taking out loans in the near future and wish to only put a Fraud Alert on your file to have creditors take extra steps to verify your identity before extending credit or opening new accounts, contact any of the three nationwide credit bureaus to make the request, and that bureau will send a request to the other two bureaus to do the same. Initial fraud alerts last 1 year but can be extended.