



How Security Freezes Work

Security freezes are designed to prevent a credit reporting company from releasing your credit report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your file may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale.

When you place a security freeze on your file, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your file or authorize the temporary release of your credit report for a specific person or period after the security freeze is in place. To provide that authorization, you must contact the reporting agency and provide all the following:

1. Sufficient identification to verify your identity.
2. Your personal identification number or password provided by the credit reporting company.
3. A statement that you choose to remove the security freeze from your file or that you authorize the reporting agency to temporarily release your consumer report. If you authorize the temporary release of your consumer report, you must name the person who is to receive your consumer report or the period for which your consumer report must be available.

A security freeze generally does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

Requesting a Free Security Freeze

To request your free security freeze, visit [Experian's Freeze Center](#) or call 1 888 EXPERIAN (1 888 397 3742) and provide the required information.

You may also submit your request in writing to **Experian Security Freeze, P.O. Box 9554, Allen, TX 75013**. Written requests should include the following:

- Your full name including middle initial (and generation)
- Social Security number
- Complete addresses for the past two years
- Date of birth
- One copy of a government issued identification card, such as a driver's license, state ID card, etc.
- One copy of a utility bill, bank or insurance statement, etc.

Make sure that each copy is legible and displays your name and current mailing address and the date of issue. Send copies of any documents you wish to provide to us and always retain your original documents.

We will send you a confirmation notice once the security freeze has been added, and you will be given a personal identification number (PIN) that will be required in order to remove the freeze temporarily (in order to apply for credit or for any transaction that requires that another party access your personal credit report) or permanently. You may select your own PIN when placing a security freeze on your file. If you would like to create a single-use PIN to be used by a certain credit grantor, log on to [Experian's Freeze Center](#).

Additional Services

Credit Lock: An additional protection or alternative to a security freeze is to Lock your Experian credit file. Experian [CreditLock](#) allows you to easily and instantly control access to your Experian credit report in real time with one click without having to remember your PIN.

Identity Theft Protection: To see other ways in which Experian can help keep your credit and identity secure, learn about our [Identity Theft Protection](#) solutions.

Free Dark Web Scan: Get a one-time [scan for your Social Security Number, Email and Phone Number](#), that also includes a free Experian Credit Report every 30 days on sign in, and with free credit monitoring and alerts.

Free Child ID Scan: See if your child has a credit file and a social security number that has potentially been compromised with a [free child identity theft scan](#).