



THE
IDENTITY
— VAULT —

Essential Identity Lockdown

Freeze all five credit bureaus in one afternoon. Step by step, screen by screen, with every confirmation number recorded.

YOUR GUIDE TO

Equifax · TransUnion · Experian · Innovis · ChexSystems

v1.1, June 2026 · PDF Edition

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Quick Start: The Whole Lockdown at a Glance

This page is the short version of the entire book. If you read nothing else before you begin, read this. Every chapter that follows covers the same ground in full detail, screen by screen.

Work the bureaus in this order. Each one stands on its own, so you may stop after any chapter and continue later.

1. **Equifax, about 15 minutes.** The freeze page is buried in the site navigation, so use the direct link in Chapter 1. Watch for the gray button that looks like the freeze but sells a paid product instead.
2. **TransUnion, about 10 minutes.** The cleanest process of the five. The freeze lives inside a separate Service Center that uses its own login.
3. **Experian, about 18 minutes.** The most upsells of any bureau. The free freeze is a snowflake icon labeled Manage Freeze. The paid lock is a padlock icon. Choose the snowflake.
4. **Innovis, about 5 minutes.** A single short form. Your PIN arrives by mail in five to seven days, so expect a short wait for confirmation.
5. **ChexSystems, about 15 minutes.** This one protects your bank accounts rather than your credit. You create an account, then place the freeze from inside it.

BEFORE YOU START

Have two things open: a password manager to store every login you create, and this book to record every confirmation number on the tracker pages. The single most common mistake is finishing a chapter and then losing the credentials a month later. Save as you go. Total time is about three hours, in one sitting or spread across an afternoon.

Bureau Quick Reference Card

Every link, number, and detail in one place. Keep this page handy. A security freeze is always free at every bureau by federal law. If a page asks for payment to freeze your file, you are on the wrong page, or you are looking at a paid lock product instead of the free freeze.

Bureau	Protects	Direct link	Phone	Time
Equifax	Credit report	equifax.com/personal/credit-report-services/credit-freeze	888-298-0045	~15 min
TransUnion	Credit report	Status">service.transunion.com/dss/freeze Status	800-916-8800	~10 min
Experian	Credit report	experian.com/freeze/center	888-397-3742	~18 min
Innovis	Credit report, the fourth bureau	innovis.com/personal/securityFreeze	866-712-4546	~5 min
ChexSystems	Bank accounts	chexsystems.com/security-freeze/place-freeze	800-887-7652	~15 min

How your confirmation arrives

- Equifax and TransUnion confirm on screen inside your account.
- Experian confirms by email and manages the freeze in your account, with no PIN.
- Innovis mails a ten-digit PIN in five to seven days.
- ChexSystems delivers a PIN to your Consumer Portal or by mail.

Welcome

If you have been worried about identity theft, this book is your way out of that worry. It takes about three hours, working on your own, on the same government and bureau websites the FTC tells you to use.

By the time you finish the last chapter, no one will be able to open a new credit account or a new bank account in your name without first lifting one of the freezes you put in place. That includes you, which is the whole point. Your Social Security number becomes far less valuable to the people who already have it.

There is no software to install and no subscription to manage. No company holds your sensitive information on a server somewhere. You do the work yourself, the protection stays with you, and this book becomes your record of everything you set up.

What is inside

There are five chapters, one for each credit bureau, and every chapter follows the same shape:

1. **Why this matters:** what the bureau does and why freezing it is necessary.
2. **What you will need:** gather everything before you start so you do not get locked out partway through.
3. **Before you start:** known traps, upsells, and quirks specific to that bureau.
4. **Step-by-step walkthrough:** screen-by-screen instructions with annotated screenshots.
5. **Tracker:** a fillable form to record your confirmation number, where your credentials are stored, and the date.
6. **Troubleshooting and red flags:** what to do when something goes wrong, and what to do if you see signs that someone is already in your file.

HOW LONG WILL THIS TAKE

About three hours total. You can do all five bureaus in one sitting or spread them across an afternoon. Equifax takes the longest, near 15 minutes, because of identity verification. Innovis takes the shortest, near 5 minutes. You can stop at the end of any chapter and pick up where you left off.

How to Use This Book

Work in order if you can. The chapters move from the biggest impact, Equifax, to the most underrated, ChexSystems. Each chapter assumes you have done the ones before it. You can skip around if you need to, but the chapters build on each other.

Have your password manager open before you start. Every chapter creates an account or generates a confirmation number that you need to save right away. The single biggest mistake people make is finishing a chapter and then losing the credentials a month later. Save as you go. If you do not already use a password manager, and if you have not turned on two-factor authentication, the next two sections of this book walk you through both. Set them up first, then come back to Chapter 1.

Use the tracker pages. At the end of each chapter is a form you can fill in by hand, or on the screen if you are reading the PDF on a device. The tracker is your written record. If you ever need to lift a freeze, dispute fraud, or hand your records to a family member, the tracker is what they will look at.

KEEP THIS BOOK SECURE

This book records where your protections live, not your passwords. Even so, the trackers contain enough information that someone could use them to impersonate you with a bank. Never email this PDF, and never store it in unencrypted cloud storage. If you fill the tracker on paper, keep the book in a fireproof safe or a lockbox. If you fill it in digitally, store the PDF only as an encrypted attachment inside your password manager.

Set Up Your Password Manager First

Before you start the first chapter, you need one tool open and ready: a password manager. Every chapter in this book creates an online account, generates a confirmation number, or issues a PIN that you have to save somewhere safe. The password manager is where those go.

If you already use one, such as 1Password, Bitwarden, Apple Passwords, or the password vault built into Chrome or Firefox, skip to the next section. You are ready. If you do not use one yet, this section walks you through picking one and getting it set up. It takes about 10 minutes, and it is the single most useful thing you can do for your digital security, separate from anything else in this book.

Why you need one

By the end of this book you will have created accounts at four credit bureaus and ChexSystems. Each account has its own username, password, security questions, and in some cases a PIN or a confirmation number. That is roughly thirty separate pieces of sensitive information, and that is the total from a single book.

The two most common mistakes people make are these.

- 1. Reusing the same password.** If you use the same password at all five bureaus and at your bank, then one data breach at any company that holds that password hands someone the keys to all of them. Data breaches happen constantly, and reused passwords are how a small breach becomes full identity theft.
- 2. Writing passwords on paper or in a notes app.** Sticky notes get lost. Phone note apps are usually not encrypted, and they sync to the cloud automatically. A spreadsheet of passwords on your desktop is the first thing malware looks for.

A password manager solves both problems. It generates a long random password for every account, stores them encrypted, and fills them in for you automatically. You only have to remember one master password, the one that unlocks the manager itself.

Pick one, any of these is fine

There is no single best password manager. All of the options below are reputable, well reviewed, and have been audited by independent security researchers. Pick the one that fits how you already use technology.

Bitwarden

Free forever

Best for most people. Bitwarden has a genuinely free tier that covers everything you actually need: unlimited passwords, syncing across all your devices, browser plugins, and mobile apps. The company also offers paid tiers, \$10 a year for one person and \$40 a year for a family, that add password sharing and emergency access, but the free tier is enough for one person managing identity protection. It is open source and independently audited. Sign up at bitwarden.com.

1Password

\$36 a year, individual

Best if you want polished design. 1Password has the smoothest interface of any password manager. It costs money, \$36 a year for one person and \$60 a year for a family of five, but the experience is noticeably nicer than the free options. It is particularly good for less technical family members. It has a strong reputation and is independently audited. Sign up at 1password.com.

Apple Passwords

Free, built into your iPhone

Best if everyone in your household uses iPhones. The built-in Passwords app, available on iPhone, iPad, and Mac, is free, works automatically, and is encrypted end to end. The trade-off is that it does not work on Android or Windows. If your spouse or children use anything other than Apple devices, choose Bitwarden instead. Find it in the Settings app on your iPhone, under Passwords.

ONE TO SKIP

LastPass had a major breach in 2022 that exposed customer password vaults, and most security researchers no longer recommend it. Avoid free password managers from companies you have never heard of. The password vault is the most sensitive data you will ever store with a single vendor, so pick one with a long, public track record.

Five steps to get set up

- 1. Install it on your computer first.** Go to the website of the password manager you picked and download the app or browser extension. For Bitwarden, install the browser extension and either the desktop app or the web vault. For 1Password, download the desktop app. For Apple Passwords, it is already installed on your iPhone and Mac.
- 2. Create your master password, the one you do have to remember.** This is the only password you will ever have to remember again. Make it long, at least four random words strung together. The classic example is correct horse battery staple, but use your own words. Avoid a password you have used anywhere else. Write it on paper and put it somewhere safe, such as a fireproof safe, a safe deposit box, or with a trusted family member. If you forget the master password, your vault cannot be recovered. There is no forgot-password link.
- 3. Set up the recovery option the manager offers.** Bitwarden offers Emergency Access, which gives a trusted person access after a waiting period. 1Password gives you a Secret Key that you should print and store with your master password. Apple Passwords ties recovery to your Apple ID. Set this up now so that the future version of you has a way back in.
- 4. Install it on your phone too.** Download the same password manager's mobile app from the App Store or Google Play. Sign in with your master password. Enable Face ID or fingerprint unlock so that you do not have to type the master password every time on your phone. The point of the password manager is that you have it everywhere your accounts are.
- 5. Save your first password, the one from the next chapter.** When you start the Equifax chapter and create your myEquifax account, save the email and password to your password manager right then, before you click Continue. That habit, saving before submitting, is what makes the rest of this book work. Every chapter assumes you are saving as you go.

What to save in your password manager

For each bureau in this book, you will create one entry in your password manager. The entry should contain:

- Username or email, whichever the bureau uses
- Password
- Security questions and their answers, in the notes field
- The PIN, if the bureau issues one
- The confirmation or reference number from your freeze
- The date you placed the freeze
- The direct link to manage that freeze in the future, bookmarked as well

PRO TIP

Most password managers let you add custom fields to an entry. Use those for the security questions, PIN, and confirmation number. When you have to log back in two years from now, every piece of information you need will be in one place.

TOOL ONE: READY

Your password manager is set up. That is the first of two tools you need before you start the bureau chapters. The second is two-factor authentication, covered next.

Turn On Two-Factor Authentication

The password manager you just set up protects you from one kind of attack, which is someone guessing or stealing your password. Two-factor authentication protects you from a different kind, which is someone who already has your password and tries to use it.

These two tools work together. The password manager keeps every account's password unique and strong. Two-factor authentication adds a second wall behind every password, so a stolen password alone is not enough to break in. Use both. That is the standard.

What it is

Two-factor authentication, usually shortened to 2FA, means you need two different things to log into an account:

1. **Something you know**, which is your password.
2. **Something you have**, which is your phone, an authenticator app, or a physical security key.

When you log into an account that has 2FA enabled, you type your password, and then the site asks for a second proof: a six-digit code from your phone, a text message, an email, or a tap on your phone screen. Only after both checks does the site let you in.

Passwords leak. Data breaches happen at companies you trust, and phishing emails fool careful people. If a thief gets your password, two-factor authentication stops them at the second wall, because they do not have your phone.

The three types of 2FA

Not all two-factor authentication is equal. Here are the three common types, ranked from strongest to weakest.

Authenticator app

Strongest practical option

An app on your phone, such as Google Authenticator, Microsoft Authenticator, the password manager you just set up, or Apple's built-in Passwords app, generates a fresh six-digit code every thirty seconds. The code is tied to your phone alone. Even if a thief has your password, they cannot generate the code without physically holding your unlocked phone. Use this anywhere it is offered.

Email-based code

Reasonable middle ground

The site emails you a one-time code that you type back in. This is stronger than nothing, but it is only as strong as your email account. If a thief breaks into your email, they can intercept every code. That makes your email account the most important account in your digital life, so protect it with an authenticator app, not just a password.

SMS text message

Better than nothing, but vulnerable

The site texts you a code that you type back in. The weakness is the SIM-swap attack. A criminal can call your cell phone carrier, convince customer service that they are you, and transfer your phone number to their device. From that moment they receive every text, including every code. SIM swaps happen thousands of times a year in the United States. Use SMS if that is all a site offers, but choose the app option whenever you can.

ONE TOOL CAN DO BOTH

If you set up a password manager in the last section, you may already have an authenticator built in. 1Password, Bitwarden, and Apple Passwords can all generate 2FA codes. Keeping them in the same place as your password is convenient and safe, because your master password protects both.

Pick an authenticator app

If you want a standalone authenticator app, separate from your password manager, pick one and stick with it. All three below are free, reputable, and work the same way.

Google Authenticator

Free, simple, widely supported

The default option for most people. Download it from the App Store or Google Play. Scan a QR code on each site where you turn on 2FA, and the app starts generating codes. The interface is plain, just a list of accounts with rotating six-digit numbers.

Microsoft Authenticator

Free, includes cloud backup

Similar to Google Authenticator, with one important difference. It automatically backs up your codes to your Microsoft account, so you can recover them if you lose your phone. The backup in Google Authenticator is more manual.

Apple Passwords

Free, built into iPhone and Mac

If you used Apple Passwords as your password manager in the previous section, you already have an authenticator. It generates codes right alongside your saved passwords. It works only on Apple devices.

ONE TO SKIP

Authy is being discontinued for individual users. Twilio shut down the consumer version of Authy across 2024 and 2025. If you previously used Authy, migrate to one of the apps above. Anyone starting fresh should skip Authy entirely.

Where to turn on 2FA in this book

Each bureau handles two-factor authentication a little differently. As you work through the chapters, look for the security or account settings page after you create your account, and turn it on before doing anything else.

Equifax, myEquifax

This is already required at every login. Equifax sends a one-time passcode by SMS or email every time you sign in from a new device. You cannot turn this off, which is good.

TransUnion, Service Center

Device verification is built in. You will be asked at each new-device login whether to remember the device. Choose yes only on your own computer.

Experian, CreditWorks Basic

Experian asks you to set up a passkey or a four-digit PIN during account creation. Both add a second factor. The passkey is stronger, and the PIN is the fallback. Save whichever you chose to your password manager.

Innovis

There is no account and no 2FA. Your protection here is the mailed PIN that arrives five to seven business days after you submit the freeze. Treat that PIN with the same care you would treat a recovery code.

ChexSystems, Consumer Portal

After you create your account, go to your profile settings and turn on multi-factor authentication. ChexSystems uses email or SMS by default.

Beyond this book, turn on two-factor authentication everywhere it is offered: your email account, your bank account, your credit cards, your phone carrier, and your social media. Every account with it enabled is one more wall between you and an identity thief.

CHAPTER 1 OF 5

Equifax

Freeze your Equifax credit file. The biggest of the big three.

TIME

15 minutes

DIFFICULTY

Easy

COST

Free

STEPS

12

DIRECT LINKequifax.com/personal/credit-report-services/credit-freeze**PHONE**

888-298-0045

Why this matters

Equifax is one of the three major credit bureaus that lenders, banks, credit card companies, landlords, and insurers use to check your credit. When you freeze your Equifax credit file, no new credit account can be opened in your name through Equifax, because the lender cannot pull your file to approve it.

This is the single most important step you can take to prevent identity theft. The freeze is free by federal law. It takes about 15 minutes. Once it is done, it stays in place until you lift it yourself. There is no annual renewal and no expiration date.

Equifax matters for one specific historical reason. The 2017 Equifax breach exposed personal information for 147 million Americans. If you were an adult in the United States in 2017, your data is almost certainly already in the hands of identity thieves. Freezing your Equifax file is not optional. It is the bare minimum.

IMPORTANT

Equifax is one of three major bureaus you need to freeze, and Equifax alone is not enough. After this chapter, you will repeat the process at TransUnion and Experian. They share no data with each other. A freeze at one bureau does nothing at the other two.

What you will need before you start

- Your full legal name, including any middle name and suffix
- Your current address as it appears on your bank statements
- Your Social Security number or ITIN
- Your date of birth in MM/DD/YYYY format
- A mobile phone that can receive a text message for a one-time PIN
- An email address, which becomes your myEquifax username
- A password manager open and ready to save credentials
- About 15 uninterrupted minutes

Before you start

The freeze is hidden behind upsells. The Equifax homepage promotes paid identity protection products. The free freeze is reachable through Credit Report Help in the top navigation, but the direct link above takes you there in one click. Use it.

Watch for the Replace with Lock trap. Once your freeze is placed, the Equifax member center shows your file as frozen, and then immediately offers a large button to Replace with Lock. This converts your federally protected free freeze into a private paid Lock product. The freeze and the lock are not the same thing. Keep the freeze. Step 10 covers this in detail.

The PIN system has changed. If you placed an Equifax freeze years ago, you may remember a ten-digit PIN you had to keep forever. That system is gone. Your myEquifax email and password are what manage the freeze now. Save them the way you would save a bank login.

One-time passcodes are valid for five minutes. Have your phone or email open and ready when you reach the verification step.

Step-by-step walkthrough

STEP 01

Go directly to the security freeze page

Go directly to equifax.com/personal/credit-report-services/credit-freeze. The Equifax homepage prominently features paid identity protection products, so skip the homepage entirely. The direct link above takes you straight to the free security freeze page, with no navigation required.

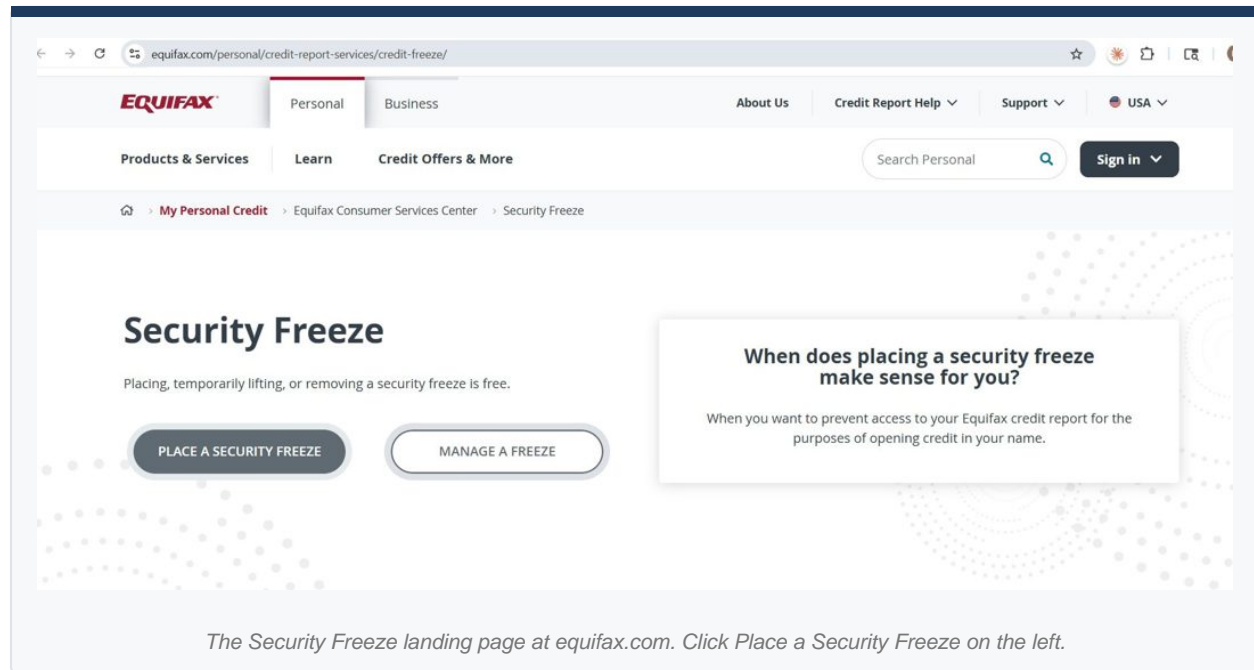
STEP 02

Click Place a Security Freeze

You will land on the Security Freeze page. It is clean and on message: placing, temporarily lifting, or removing a security freeze is free. You will see two large buttons side by side:

- **Place a Security Freeze**, dark gray, on the left, for first-time users
- **Manage a Freeze**, outlined, on the right, for existing freeze holders

To the right, a panel asks when placing a security freeze makes sense for you, with the answer that it makes sense when you want to prevent access to your Equifax credit report for the purpose of opening credit in your name. Click Place a Security Freeze.



STEP 03

Start the registration process

You will be taken to the myEquifax registration flow at my.equifax.com. The page shows a four-step progress indicator at the top: Register, Create account, Verify, Confirmation.

The Let us get started page asks for your personal information across two sections. The personal information section asks for first name, last name, date of birth, Social Security number or ITIN, and mobile number. The current address section asks for address line one, address line two, city, state, and ZIP code.

Before the red Continue button, you will need to check the I am not a robot reCAPTCHA box. If it asks you to identify images, such as traffic lights or crosswalks, complete the challenge, then click Continue. If you already have a myEquifax account, click Sign in here at the top of the form instead of filling out the registration.

The myEquifax registration form at my.equifax.com. Notice the reCAPTCHA above the red Continue button and the Sign in here link near the top for existing account holders.

STEP 04

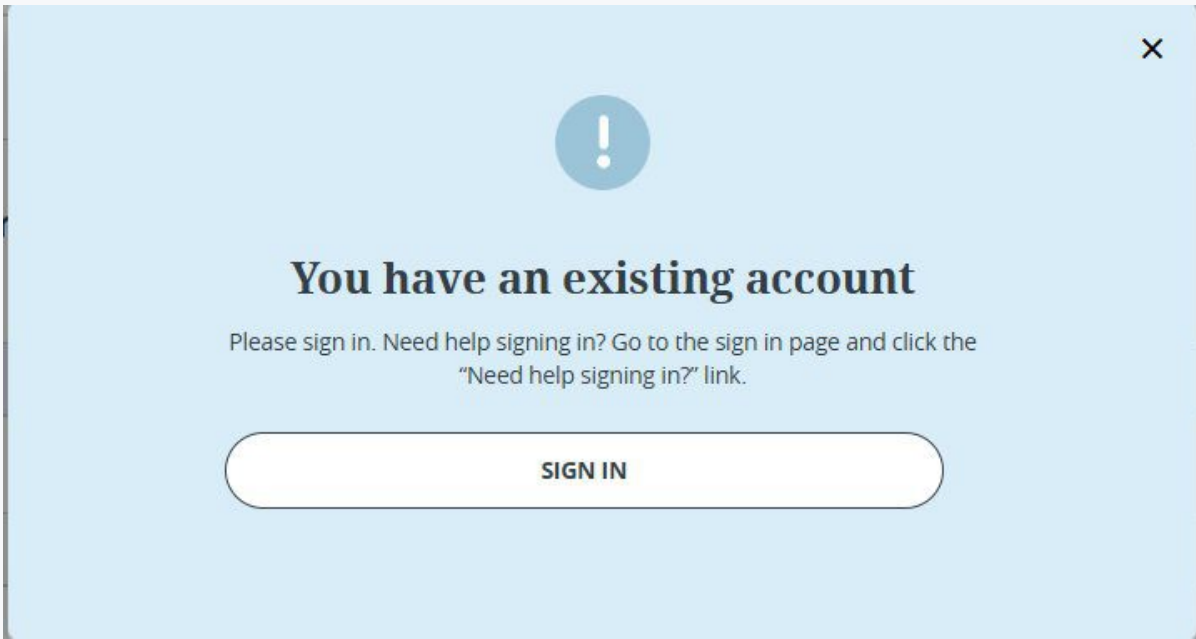
If you see You have an existing account

If Equifax recognizes your Social Security number or email from a prior registration, you will see a pop-up titled You have an existing account. The message asks you to sign in, and points you to the Need help signing in link on the sign-in page.

This is completely normal. It means that you, or someone in your household such as a spouse, created a myEquifax account at some point, possibly years ago during the 2017 breach response. Click Sign In in the pop-up. If you remember your old credentials, sign in. If you do not, click Need help signing in on the sign-in page to reset.

RED FLAG

If this pop-up appears and you have never created a myEquifax account, and no one in your household has either, that is a warning sign. See the Red Flags section at the end of this chapter.



The screenshot shows a light blue pop-up window with a dark blue border. At the top right is a close button (X). In the center is a blue circle with a white exclamation mark. Below it, the text reads: "You have an existing account". Underneath that is a paragraph: "Please sign in. Need help signing in? Go to the sign in page and click the 'Need help signing in?' link." At the bottom is a white rounded rectangular button with the text "SIGN IN" in dark blue.

The You have an existing account pop-up. Most often this is an old account you forgot you made. Occasionally it is a sign of identity theft.

STEP 05

Create your account

The progress indicator advances to step two, Create account. Enter your email, which becomes your username, confirm it, then enter and confirm your password. The right side of the page lists the strict password requirements:

- 8 to 120 characters
- Upper and lower case letters
- At least one number
- At least one special character from the allowed set
- No more than two repeating characters
- It cannot contain your email address
- It cannot contain nine or more consecutive numbers

SAVE BEFORE YOU SUBMIT

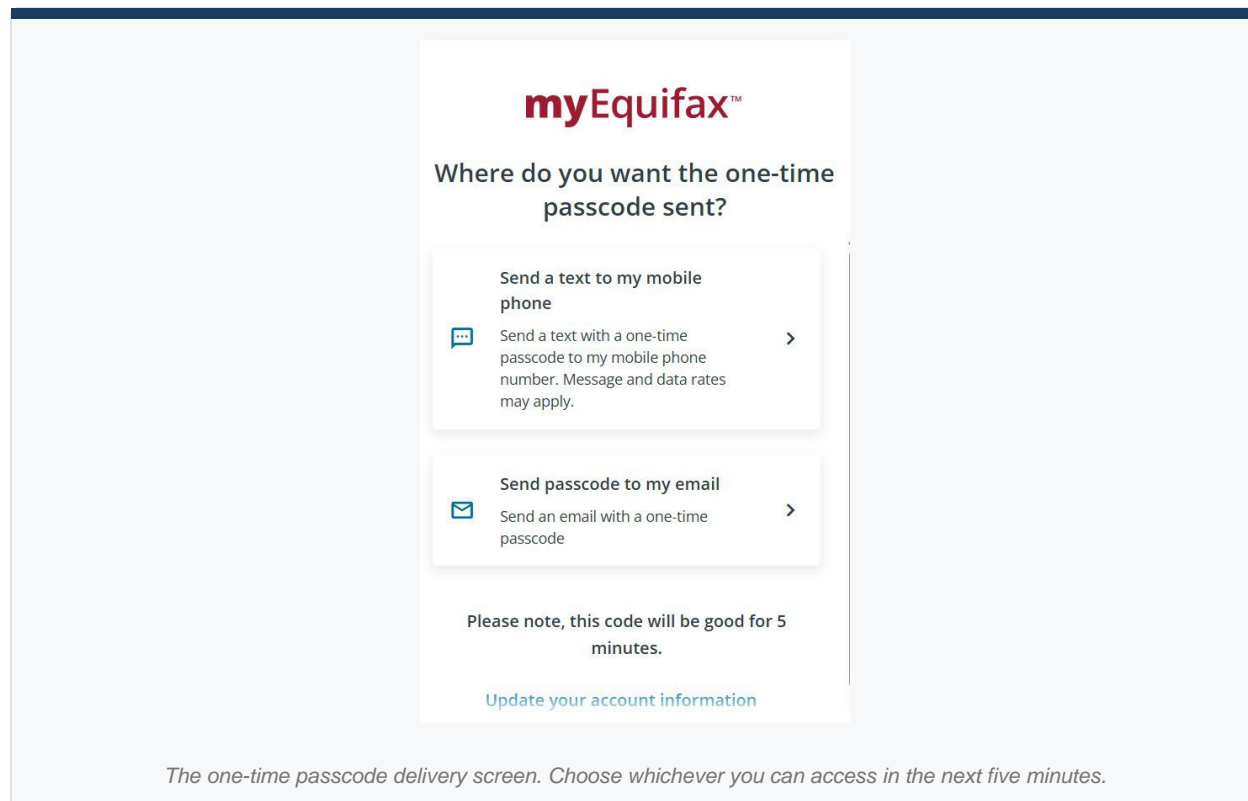
Save your email and password to your password manager before you click Continue. Once you submit, Equifax does not show you the password again.

STEP 06

Verify your identity with a one-time passcode

The progress indicator advances to step three, Verify. Equifax shows a screen that asks where you want the one-time passcode sent, with two options: a text to your mobile phone, or an email. Choose whichever you can access fastest. Both are equally secure. The code is valid for five minutes only. If you cannot grab it from your email or phone in that window, you will have to request a new one.

Click your preferred delivery method, wait for the code to arrive, and enter it on the next screen. If both the text and email fail, Equifax may fall back to security questions pulled from your credit file. The answers may be from years ago. If you do not recognize an option, None of the above is usually correct. Do not guess. Wrong answers force you into a mail-in process.



STEP 07

Watch for the Add a free credit score upsell

After identity verification, Equifax may show a screen titled Add a free credit score, or similar, with two buttons. The gray outlined button, No, sign in without free credit score, is the safe choice. The solid red button, Yes, sign in and upgrade, enrolls you in a paid product.

The red button is visually emphasized, and the gray button looks like the weaker option, because Equifax wants you to click red. Click the gray No button. The interface changes periodically, so you may see this screen, a different upsell, or no upsell at all. The pattern is always the same: the paid product looks like the obvious choice. Decline anything that mentions a paid subscription. If you cannot find a way past the upsell, look for a small No thanks or Skip link near the bottom or the corners of the page.

STEP 08**Find Freeze and Lock in your member center**

You are now in the myEquifax member center. In the upper left you will see your name. The left navigation shows Your Credit, Your Identity, the Dispute Center, Products for You, and a featured savings offers section. Click Freeze and Lock under Your Identity.

The Freeze and Lock page explains that a lock or a security freeze both generally prevent access to your credit report, and that you can place a security freeze for free at any time. The page tells you your current status. If your file is not yet frozen, you will see a button to Place a Freeze. Click it. If Equifax already applied the freeze as part of the verification flow, the status will say your Equifax credit report is frozen, and you can skip to the next step about the Replace with Lock trap.

STEP 09**Confirm the freeze, if it is not already placed**

If a confirmation screen appears asking you to review the freeze placement, you will see a heading that says you are about to place a security freeze on your Equifax credit report, with a brief explainer that placing a freeze is free, that a freeze prevents access to your credit report with certain exceptions, and that the freeze only applies to your Equifax credit report, so you will need to contact TransUnion and Experian separately. At the bottom, click the red Place a Freeze button. A success screen with a green checkmark confirms that you have successfully placed a security freeze on your Equifax credit report.

STEP 10**The Replace with Lock trap, do not click it**

This is the most important screen in the modern Equifax flow. Once your freeze is in place, the Freeze and Lock page dominates the screen with a single prominent button, Replace with Lock. The page tells you that your Equifax credit report is frozen in a gray box, and right below that status line sits the large Replace with Lock button, with a small blue link beneath it that asks why you would replace your freeze with a lock.

The trap is that the page is designed so the Replace with Lock button looks like the next action you should take. It is not. Replacing your freeze with a lock weakens your protection. A security freeze is governed by federal law, specifically the Fair Credit Reporting Act, so Equifax cannot lift it without your direct authorization and the freeze must stay free. A credit lock is a private product whose terms are controlled by Equifax rather than federal law, and the lock can be bundled into paid subscription tiers. You came here for the freeze. Keep the freeze.

Do not click Replace with Lock. Below the button block, look for the small text that lets you manage the security freeze on your Equifax credit report, with a Lift or remove a freeze link on the right. That is where you go for future freeze management.

The Replace with Lock trap. Your freeze is already in place. Do not click Replace with Lock, because it converts a federally protected free freeze into a private paid product. Use Lift or remove a freeze on the right for future management.

STEP 11

Save your confirmation and download the PDF

When you placed the freeze, Equifax sent an email confirmation and made a PDF confirmation available in your Message Center for two years. From your member center, look for a Message Center or Notifications link, typically near your name in the upper right. Open the most recent message titled something like Security Freeze Confirmation and look for the Download Confirmation button or attachment.

Download the PDF and save it. This is your written proof of the freeze, signed and dated by Equifax. Save it to your password manager, your Identity Vault notes, or with your important financial documents. If you ever need to dispute that the freeze was in place at a specific date, this PDF is your evidence.

STEP 12

Save your account credentials immediately

This step is not optional. The moment you save the PDF, also save your myEquifax email, which is your username, your myEquifax password, the date you placed the freeze, and the PDF confirmation file. Save these in your password manager, under an entry called Equifax myEquifax, or in your Identity Vault encrypted notes, and store the PDF in a permanent location.

Do not save them in a plain text file, an email to yourself, an unencrypted notes app, or a sticky note. If you forget your myEquifax credentials, recovery requires identity verification all over again. A few seconds of saving now prevents a frustrating call to Equifax later.

What happens next

Your Equifax freeze is in place immediately. By federal law, Equifax must process online and phone freeze requests within one hour. There is no waiting period, and you do not need to renew the freeze. It stays in place until you lift it yourself.

To temporarily lift the freeze, for example when applying for a credit card, a mortgage, an auto loan, or an apartment, log back into myEquifax, click Freeze and Lock under Your Identity, and use the Lift or remove a freeze link on the right side of the page. You can lift it for a specific date range or for a specific lender, and the freeze automatically goes back into effect afterward. To permanently remove the freeze, use the same place and the same link with a different option. Both lifting and re-freezing are always free.

Your Equifax Tracker

Fill in this tracker the moment you complete the Equifax freeze. You will thank yourself the next time you need to lift it or dispute fraud.

DATE FROZEN

CONFIRMATION REFERENCE NUMBER

MYEQUIFAX USERNAME (EMAIL)

PHONE TO LIFT FREEZE

PASSWORD STORED AT (FOR EXAMPLE, 1PASSWORD)

PDF CONFIRMATION STORED AT

WHERE TO STORE THE PASSWORD

Your Equifax login credentials belong in a password manager, not on this page. Use the tracker to record where you stored them, for example 1Password vault. Never write the password itself anywhere this PDF could be seen.

RED FLAGS, STOP IF YOU SEE THESE

- Equifax says you already have a freeze, but you have never placed one
- The You have an existing account pop-up appears, and neither you nor anyone in your household has created a myEquifax account
- The verification process references a mobile number that is not yours
- You are notified that your file already has a fraud alert you did not place
- Recent inquiries appear from lenders you never applied to
- Your name is misspelled in a way that matches an alias you have never used

Troubleshooting

I accidentally clicked Replace with Lock. Now what? Log back into myEquifax and click Freeze and Lock under Your Identity. You should see options to manage your Lock. Look for an option to place a security freeze instead, or to remove the Lock and re-place the freeze. The freeze is the stronger protection, so return to it as soon as you can.

CHAPTER 2 OF 5

TransUnion

Freeze your TransUnion credit file. The cleanest process of the three.

TIME

10 minutes

DIFFICULTY

Easy

COST

Free

STEPS

15

DIRECT LINKtransunion.com, then Service Center**PHONE**

1-800-916-8800

Why this matters

TransUnion is the second of the three major United States credit bureaus. Like Equifax and Experian, the freeze is free by federal law, takes effect immediately, and stays in place until you lift it.

Here is the good news. TransUnion is by far the friendliest of the three bureaus to deal with. The signup is short, the dashboard is honest about what is free and what is paid, and the freeze itself is one click. There are no hidden upsell traps disguised as the freeze button, and there is no premium product designed to look like the free freeze. After Equifax, this one will feel easy.

Plan for this to take about 10 minutes from start to finish, most of which is account creation and identity verification rather than the freeze itself.

After this, you will still need to freeze Experian, which is the third major bureau, then Innovis, the fourth and smaller bureau, and ChexSystems, the bank account bureau. TransUnion is a good middle step. You have already done the hardest one in Equifax, and TransUnion will give you confidence before you tackle Experian.

What you will need before you start

- Your full legal name, including any middle name and suffix
- Your current address, which must match what your bank has on file
- The last four digits of your Social Security number, since TransUnion pulls the rest from your credit file
- Your date of birth
- An email address you can check immediately
- A mobile phone that can receive text verification codes
- Your password manager open and ready
- About 10 uninterrupted minutes

Before you start

TransUnion uses a free product called the Service Center to manage your freeze. You will create an account, get walked through the dashboard briefly, and then click into the Service Center to find the freeze toggle.

TransUnion does not disguise the free freeze as a paid product. The freeze is clearly labeled Credit Freeze and accessed through a tile labeled Manage Freeze. Premium features, such as three-bureau reports and identity restoration, are clearly marked with Premium badges and lock icons, so there is no confusion.

You will see a Premium badge in the dashboard sidebar. This is informational, not a trap. Premium is a paid product, but it is clearly separated from the free Service Center features you actually need.

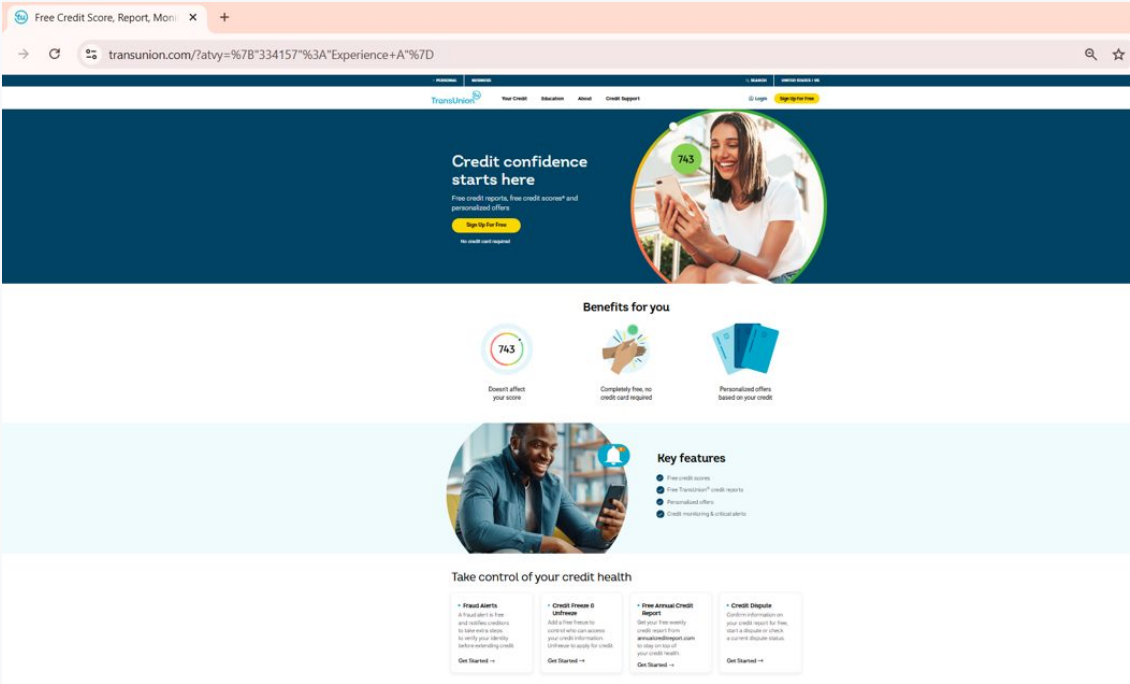
TransUnion confirms freezes more clearly than Experian. When you place the freeze, you will get an explicit Freeze Added success message and see your status change to Frozen with a blue snowflake icon. Take a screenshot for your records. This is the best confirmation screen of any of the three bureaus.

Step-by-step walkthrough

STEP 01

Go to TransUnion

Go directly to transunion.com. You will see a homepage with a friendly hero image and the headline Credit confidence starts here, along with a small note below the Sign Up button that reads No credit card required. The asterisk on free credit scores is a footnote about VantageScore 3.0, which TransUnion uses instead of FICO. It is not a hidden cost. Click Sign Up For Free, the yellow button.



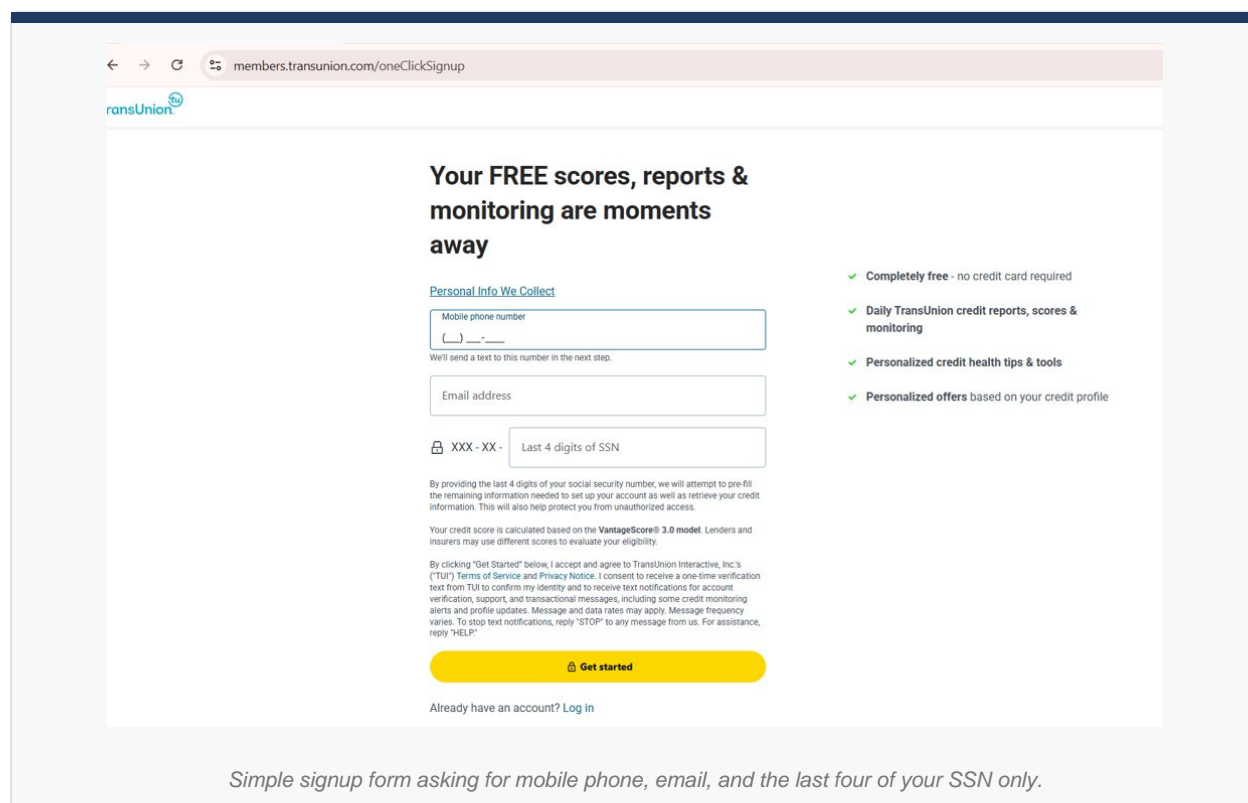
The screenshot shows the TransUnion homepage. The browser address bar displays transunion.com/?atvy=%7B%334157%3A%27Experience+A%27%7D. The main navigation bar includes links for Home, My Credit, My Alerts, My Account, My Credit Report, My Credit Score, My Credit Freeze, My Credit Alerts, My Credit Dispute, My Credit Freeze, My Credit Alerts, My Credit Dispute, My Credit Freeze, My Credit Alerts, My Credit Dispute. The hero section features a woman looking at her phone with a credit score of 743, and the headline "Credit confidence starts here". Below the hero section is the "Benefits for you" section, which includes three icons: "Doesn't affect your score", "Completely free, no credit card required", and "Personalized offers based on your credit". The "Key features" section lists four features: "Free credit scores", "Free TransUnion® credit reports", "Personalized offers", and "Credit monitoring & critical alerts". The "Take control of your credit health" section includes four tiles: "Fraud Alerts", "Credit Freeze II Lockfree", "Free Annual Credit Report", and "Credit Dispute".

TransUnion homepage with the Credit confidence starts here hero and the yellow Sign Up For Free button.

STEP 02

Enter your phone, email, and last four of SSN

You will be taken to a short signup form titled Your free scores, reports and monitoring are moments away. It asks for three things: your mobile phone number, your email address, and the last four digits of your Social Security number. TransUnion pulls the rest from your credit file. A right-side panel confirms what you are signing up for: completely free, no credit card required, with daily TransUnion credit reports and scores. Below the form is a Terms of Service acknowledgment and an SMS consent, which is required for the verification code about to be sent. Click Get Started.



members.transunion.com/oneClickSignup

ransUnion

Your FREE scores, reports & monitoring are moments away

[Personal Info We Collect](#)

Mobile phone number
() - - -

We'll send a text to this number in the next step.

Email address

XXX - XX - Last 4 digits of SSN

- ✓ Completely free - no credit card required
- ✓ Daily TransUnion credit reports, scores & monitoring
- ✓ Personalized credit health tips & tools
- ✓ Personalized offers based on your credit profile

By providing the last 4 digits of your social security number, we will attempt to pre-fill the remaining information needed to set up your account as well as retrieve your credit information. This will also help protect you from unauthorized access.

Your credit score is calculated based on the **VantageScore® 3.0 model**. Lenders and insurers may use different scores to evaluate your eligibility.

By clicking "Get Started" below, I accept and agree to TransUnion Interactive, Inc.'s ("TUI") Terms of Service and Privacy Notice. I consent to receive a one-time verification text from TUI to confirm my identity and to receive text notifications for account verification, support, and transactional messages, including some credit monitoring alerts and profile updates. Message and data rates may apply. Message frequency varies. To stop text notifications, reply "STOP" to any message from us. For assistance, reply "HELP".

[Get started](#)

Already have an account? [Log in](#)

Simple signup form asking for mobile phone, email, and the last four of your SSN only.

STEP 03

Confirm your auto-filled information

TransUnion uses the last four of your Social Security number plus your phone to pull your information from their credit file, then shows you a confirmation page titled Here is what we found. Your information is pre-filled, with Edit links beside each field: full name, primary address, date of birth, email, mobile phone, and last four of your Social Security number. Verify each field is correct. Pay particular attention that your address is current, since a wrong address may flag you for additional verification, that your date of birth is correct, and that your email is one you can access right now.

If anything is wrong, click the Edit link next to that field. When everything looks right, scroll down and click Continue.

TransUnion - Signup x +

members.transunion.com/oneClickSignup2

Step 2: Confirm Your Info

Here's what we found!

Full name [Edit](#)

Primary address [Edit](#)

Date of birth [Edit](#)

Email address

Mobile phone number

Last 4 digits of SSN

If everything looks good, just create a password

Create password

Written Instructions:
By clicking "Submit" below, I am providing written instructions in accordance with the Fair Credit Reporting Act to authorize TransUnion Interactive, Inc. and its Service Provider to obtain and use, on a recurring basis during my membership, the personal information I provide during the enrollment process, as well as information from my consumer credit report and credit score ("Credit Data") from one or more consumer reporting agencies including TransUnion, Experian, and/or Equifax, to confirm my identity, display my Credit Data to me, and provide me with personalized offers from third parties that are based on my personal information and TransUnion Credit Data.

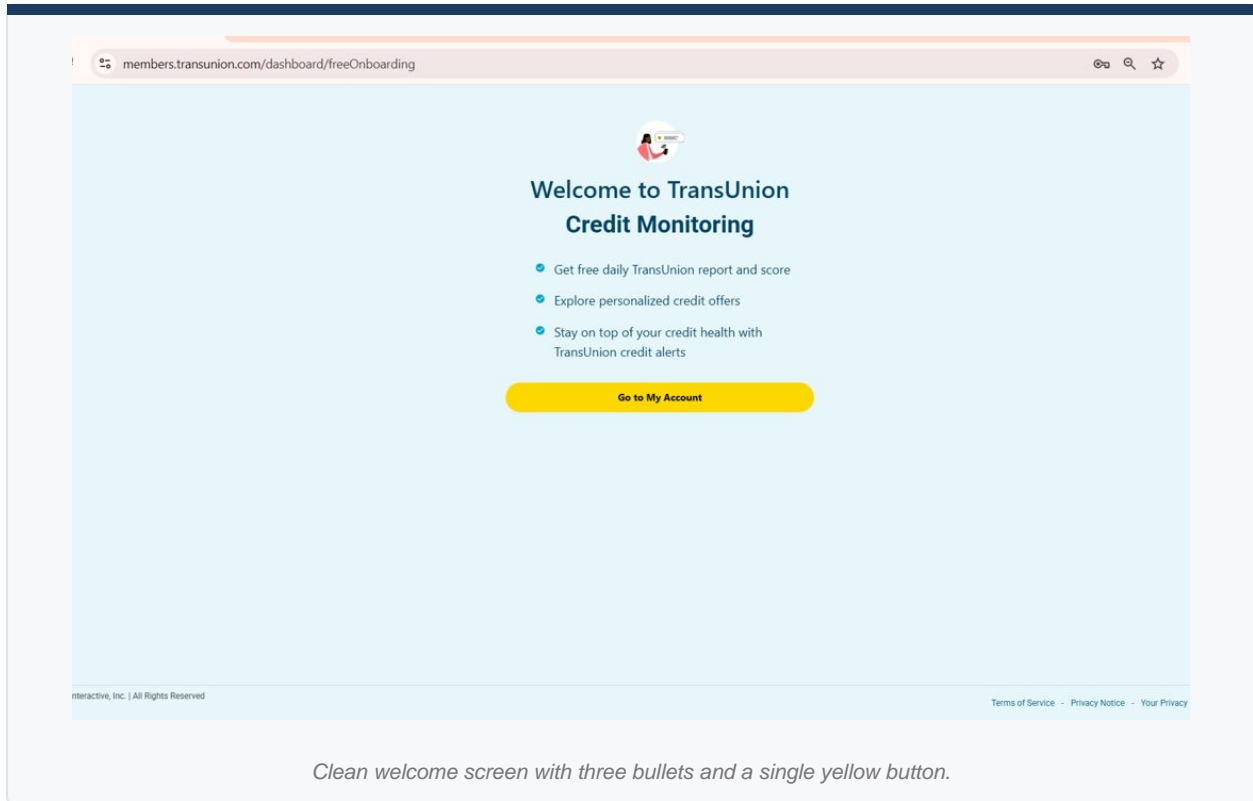
[Submit](#)

Auto-filled confirmation page with Edit links beside each field.

STEP 04

Welcome to TransUnion Credit Monitoring

After confirmation, you will see a clean welcome page titled Welcome to TransUnion Credit Monitoring. Three simple bullets describe the free product: a free daily TransUnion report and score, personalized credit offers, and TransUnion alerts about your credit health. A single yellow Go to My Account button is the path forward. Click it. This is the cleanest welcome screen of any of the three bureaus. There is no celebratory confetti, no premium trial pitch, and no upgrade interstitial, just three honest sentences and a continue button.



STEP 05

Your TransUnion dashboard

You are now on your TransUnion dashboard. You will see a Please verify your email banner, which you can handle now or come back to, your VantageScore 3.0, updated daily, a center wheel showing your credit factors with grades, and a right-side panel of credit card offers that are clearly labeled offers from marketing partners. Those are ads, so ignore them. The left navigation shows free features with no badge and premium features clearly marked with a Premium badge and lock icons. The freeze is not in this dashboard. You need to go to the Service Center to find it, so scroll down to find the Service Center entry point.

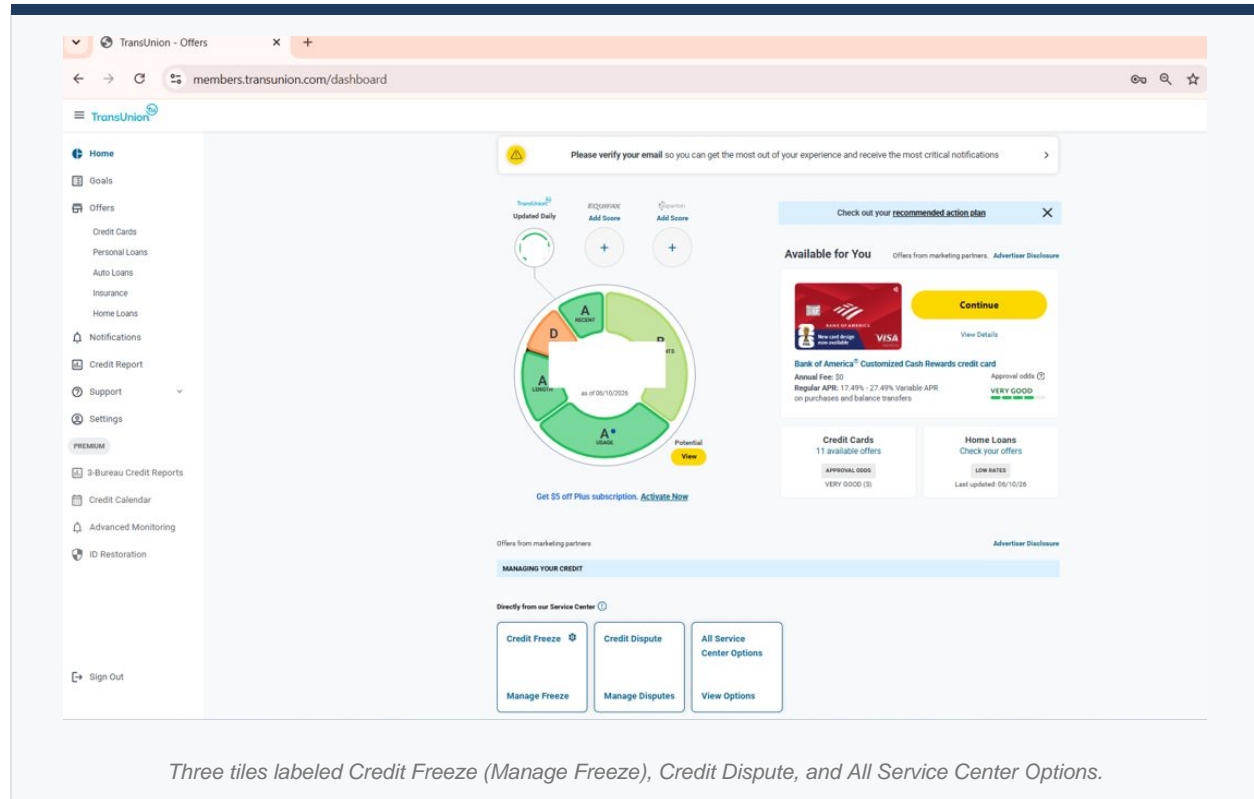
The screenshot shows the TransUnion dashboard interface. On the left is a navigation sidebar with categories like Home, Goals, Offers, Notifications, Credit Report, Support, Settings, and PREMIUM. The main content area features a notification banner, a credit score section with a VantageScore ring (showing A+ Vantage), and a 'Managing Your Credit' section. Below the credit score section, there is a section labeled 'Directly from our Service Center' containing three tiles: Credit Freeze, Credit Dispute, and All Service Center Options.

Dashboard with VantageScore and a navigation sidebar showing free and premium features clearly separated.

STEP 06

Find the Service Center Credit Freeze tile

Scroll down on the dashboard. Below the credit score section you will find a section labeled Directly from our Service Center, with three tiles: Credit Freeze with a small gear icon and a Manage Freeze link, Credit Dispute with a Manage Disputes link, and All Service Center Options with a View Options link. Click Manage Freeze. There is no upsell trap here. Unlike the Experian Help Center, where the freeze tile sits next to a paid-product tile that looks identical, the TransUnion freeze tile is clearly labeled and distinctly separated.



The screenshot shows the TransUnion dashboard with a navigation menu on the left and a main content area. The main content area includes a notification to verify email, a credit score section with a circular gauge showing a score of 725 (D), and a section for offers from marketing partners. At the bottom, there are three tiles labeled 'Credit Freeze (Manage Freeze)', 'Credit Dispute', and 'All Service Center Options'.

Three tiles labeled Credit Freeze (Manage Freeze), Credit Dispute, and All Service Center Options.

STEP 07

Sign in to the Service Center

The Manage Freeze link takes you to a separate authentication system at ciam.tui.transunion.com. You will see a page titled Log in to your account, with username and password fields and a Remember my info checkbox. Use the email and password you created during signup, then click Log in. A disclaimer explains that you are authorizing TransUnion to obtain your credit report information, which is required for the Service Center to function.

STEP 08

Pass device verification

If you are logging in from a new device, TransUnion will require an additional one-time verification. The page explains that it does not recognize your current device and offers to verify the mobile number or email on record using a one-time passcode. You can choose a text message to the phone number on file, which is fastest, an email, or a recovery option if you no longer have access to either. Choose the text message. You will receive a six-digit code. Click Continue and enter the code on the next screen.

STEP 09

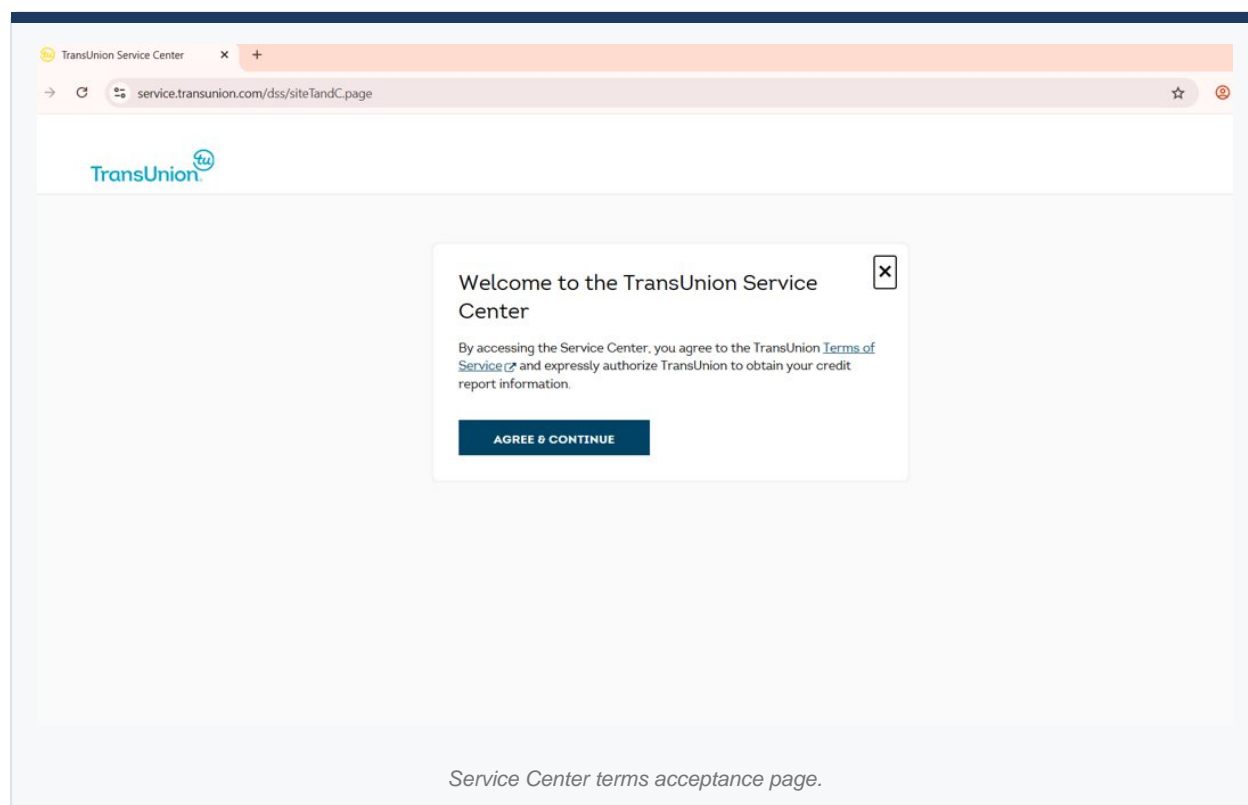
Decide whether to remember the device

After verification, TransUnion will ask whether you would like it to remember this device. Choosing yes saves you the one-time-passcode step next time you log in from this same browser. Choosing Not Now means you will verify the device again on your next login. This is a convenience feature, not a trap. If you are on your personal computer, choose Yes. If you are on a shared or public computer, choose Not Now.

STEP 10

Welcome to the Service Center

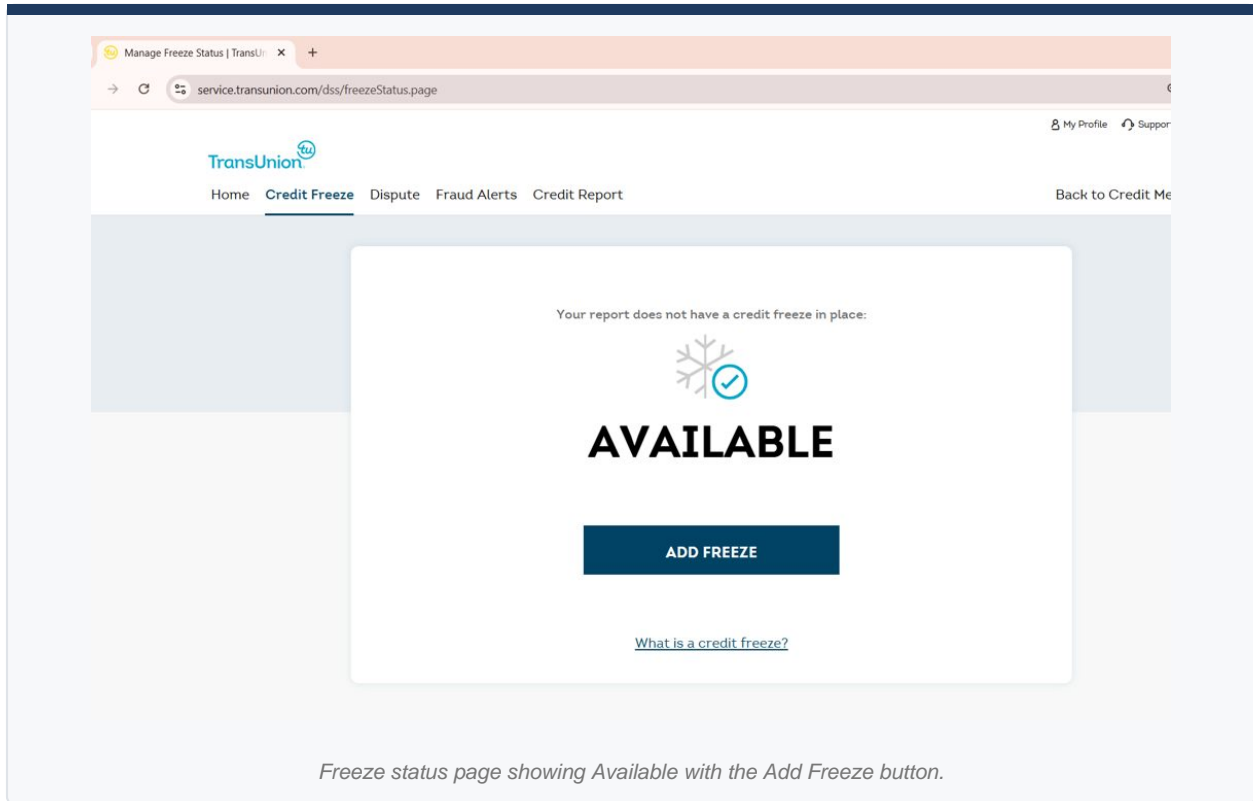
You will land on the TransUnion Service Center with a one-time terms acceptance screen. The page explains that by accessing the Service Center you agree to the Terms of Service and authorize TransUnion to obtain your credit report information. Click Agree and Continue. You will then see the Service Center navigation with tabs for Home, Credit Freeze, which is already selected, Dispute, Fraud Alerts, and Credit Report.



STEP 11

Click Add Freeze

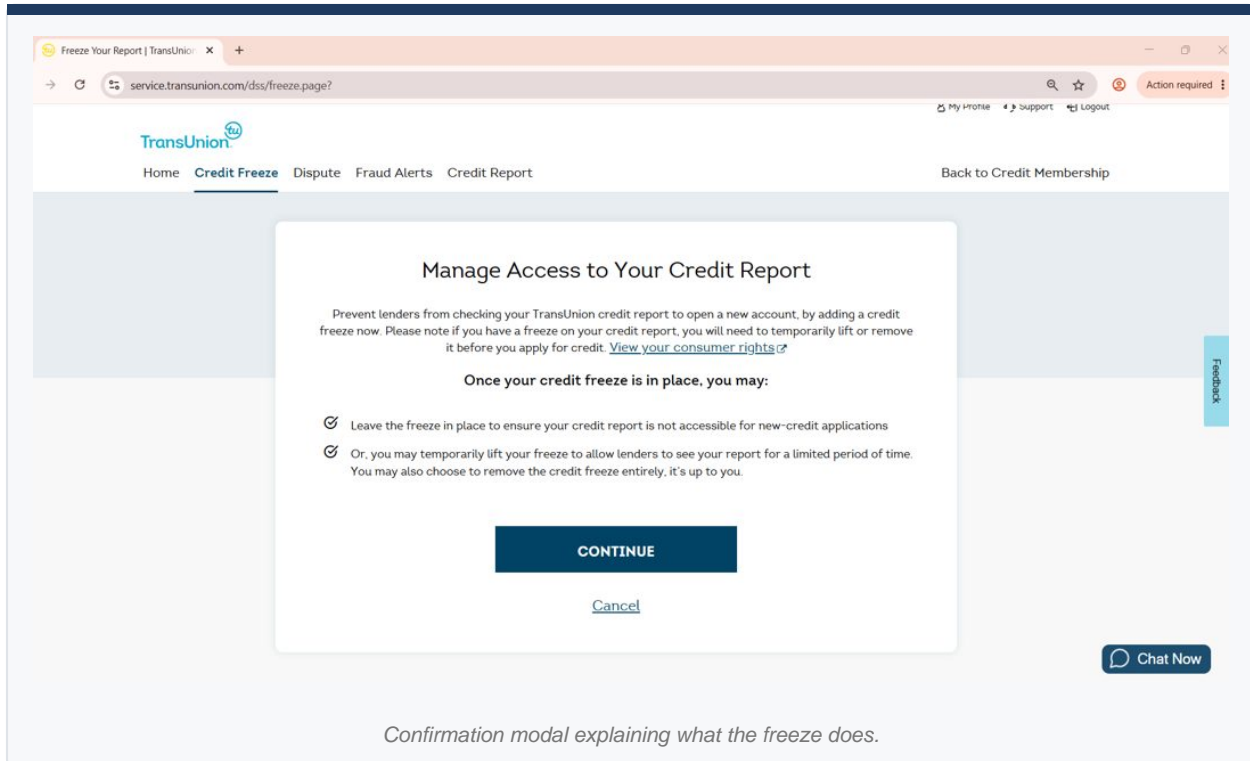
The Credit Freeze tab loads showing your current status: your report does not have a credit freeze in place, with a snowflake icon and a status of Available. Below the status sits a single dark blue Add Freeze button. Click Add Freeze.



STEP 12

Confirm and place the freeze

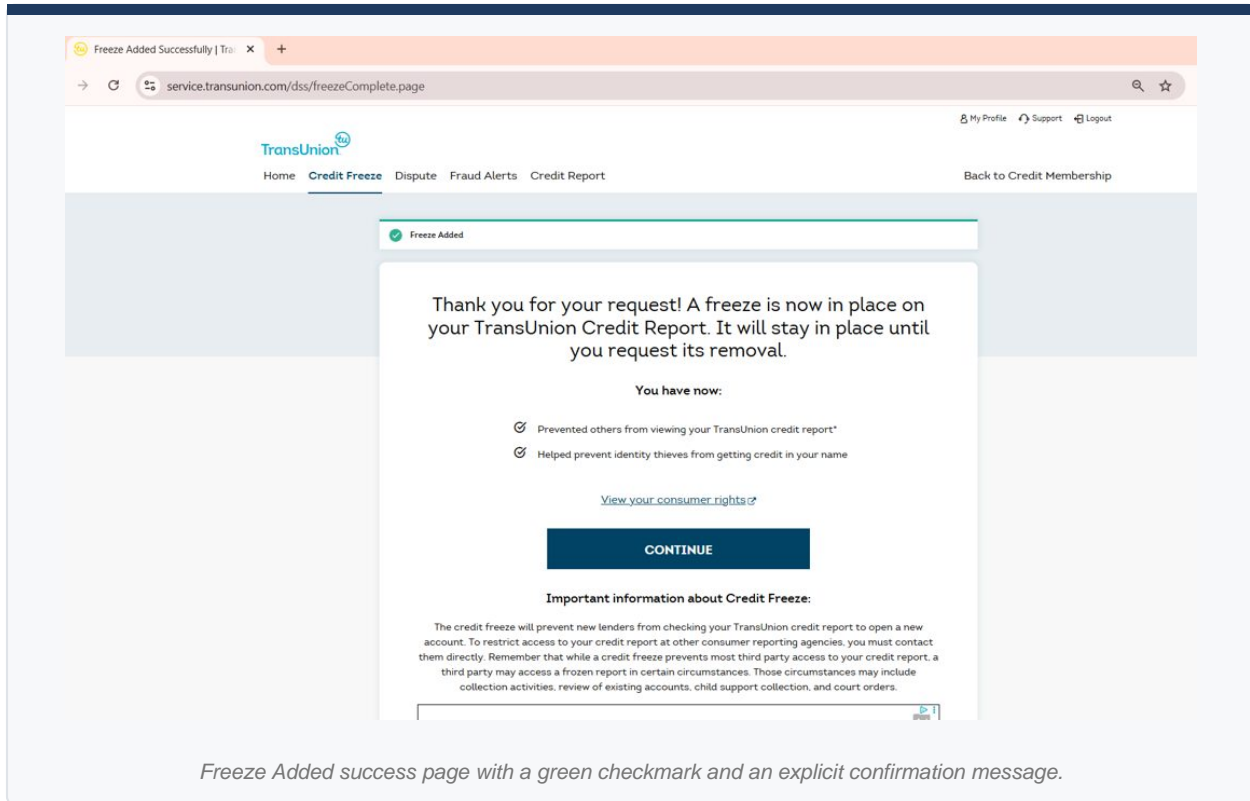
A confirmation modal appears titled Manage Access to Your Credit Report. It explains that adding a credit freeze prevents lenders from checking your TransUnion credit report to open a new account, and reminds you that you will need to temporarily lift or remove the freeze before you apply for credit. Two checkmarks summarize what happens once frozen, and a View your consumer rights link offers more information. Click Continue.



STEP 13

Save your confirmation

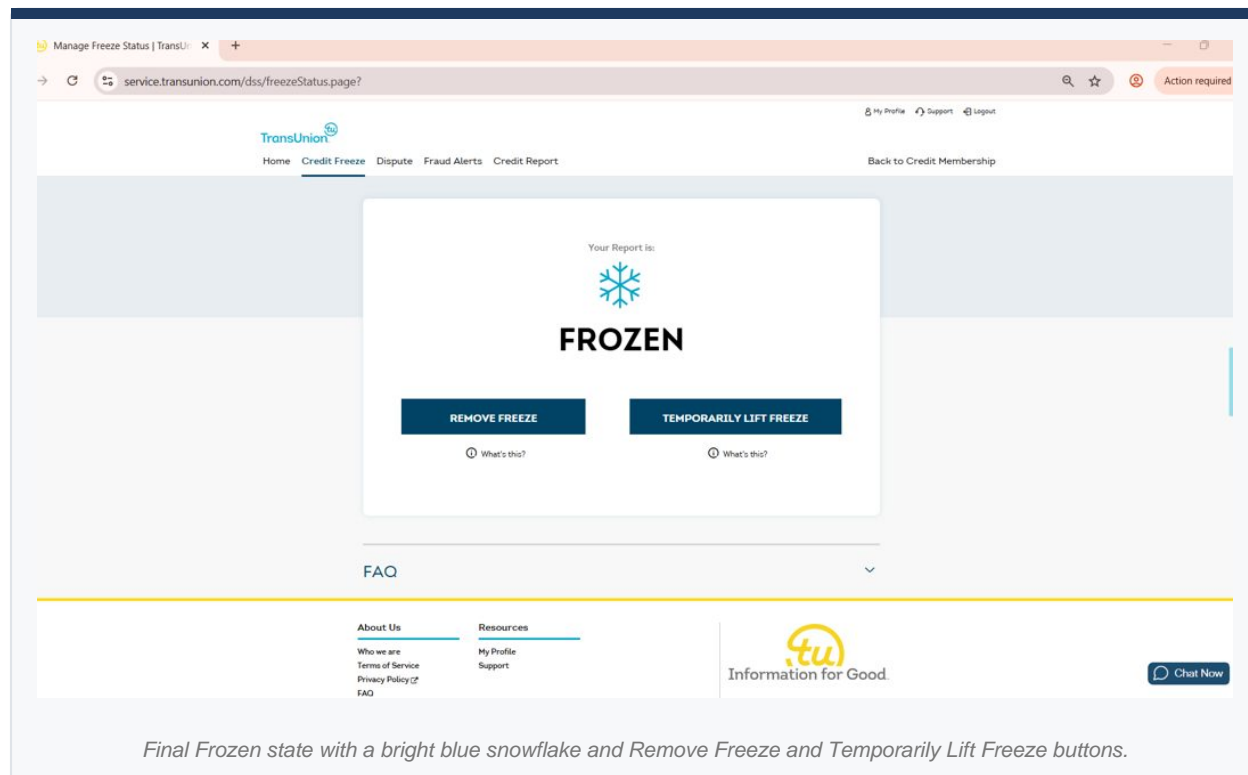
You will see a success page titled Freeze Added with a green checkmark. The message thanks you for your request and confirms that a freeze is now in place on your TransUnion credit report and will stay in place until you request its removal. Two lines confirm that you have prevented others from viewing your TransUnion credit report and helped prevent identity thieves from getting credit in your name. Take a screenshot of this success page right now. Unlike Experian, which provides almost no confirmation, TransUnion gives you a clear, dated success message, so capture it for your records. You will also receive a confirmation email at the address on file. Save that email, then click Continue.



STEP 14

Your final Frozen state

The status page now shows your account in the Frozen state. You will see a Your Report is heading, a bright blue snowflake icon in place of the gray one, the word Frozen in large letters, and two management buttons, Remove Freeze and Temporarily Lift Freeze. Take a screenshot of this state too. This is the cleanest visual confirmation of any of the three bureaus. Bookmark the page at `service.transunion.com/dss/freezeStatus`, where you can return anytime to check your freeze status, lift it temporarily, or remove it permanently.



STEP 15

Save your credentials and the management link

Right now, while you are still logged in, save your TransUnion email, which is your username, and your TransUnion password in your password manager. Bookmark the freeze management page at service.transunion.com/dss/freezeStatus, which is where you will go to lift, modify, or remove the freeze. Save the screenshots of the Freeze Added success page and the Frozen status page, note the date you placed the freeze, and check your email for the TransUnion confirmation message.

What happens next

Your TransUnion freeze is in place immediately. By federal law, TransUnion must process online and phone freeze requests within one hour. There is no waiting period, and you do not need to renew it. The freeze stays active until you lift it.

To temporarily lift the freeze, for example when applying for a credit card, a mortgage, an auto loan, or an apartment, go directly to service.transunion.com/dss/freezeStatus, click Temporarily Lift Freeze, and set the date range you want the lift active. TransUnion uniquely allows you to schedule freeze lifts up to fifteen days in advance, which is useful if you know you will be applying for credit at a specific time. The freeze automatically reinstates when the date range ends. To permanently remove the freeze, use the same page and click Remove Freeze. Both lifting and re-freezing are free.

Your TransUnion Tracker

Fill in this tracker the moment you complete the TransUnion freeze. You will thank yourself the next time you need to lift it or dispute fraud.

DATE FROZEN

SERVICE CENTER USERNAME (EMAIL)

PASSWORD STORED AT

BOOKMARK SAVED? Y / N

FROZEN SCREENSHOT SAVED? Y / N

EMAIL CONFIRMATION RECEIVED? Y / N

WHERE TO STORE THE PASSWORD

Your TransUnion login credentials belong in a password manager, not on this page. Use the tracker to record where you stored them, for example 1Password vault. Never write the password itself anywhere this PDF could be seen.

RED FLAGS, STOP IF YOU SEE THESE

- TransUnion says you already have a freeze, but you have never placed one
- The Here is what we found page shows a name, address, or phone number you do not recognize
- Identity verification questions reference accounts or addresses you do not recognize
- The verification code is sent to a phone number that is not yours
- Recent credit inquiries appear on your dashboard from lenders you never applied to
- A pre-existing alert appears on your file that you did not place

Troubleshooting

My identity verification keeps failing. This can happen if you have moved recently or have a thin credit file. Try the phone option at 1-800-916-8800, the TransUnion Service Center. You can also freeze by mail.

The text message verification code is not arriving. Check your phone spam folder or messaging app filter. Most carriers do not block the TransUnion verification text, but some do. If you cannot receive a text, choose the email verification option instead. If neither works, call 1-800-916-8800.

I cannot find the Credit Freeze tile on my dashboard. The tile is below the credit score section, in a panel labeled Directly from our Service Center. If you genuinely cannot find it, sign out and sign back in, or go straight to the Service Center freeze page bookmarked above.

CHAPTER 3 OF 5

Experian

Freeze your Experian credit file. The most aggressive interface of the three.

TIME

18 minutes

DIFFICULTY

Moderate

COST

Free

STEPS

16

DIRECT LINKexperian.com/freeze/center**PHONE**

888-397-3742 (888-EXPERIAN)

Why this matters

Experian is the third of the three major United States credit bureaus. With Equifax and TransUnion already frozen, this is the last one, and the most important one not to skip, because Experian is heavily used by mortgage lenders, auto lenders, and large credit card issuers.

If you have made it this far, you already know the routine. The freeze is free by federal law, takes effect immediately, and stays in place until you lift it.

Experian is different, though. Its interface is the most aggressive in the bureau industry, and the freeze is the most deeply hidden of any of the three. You will go through more than seven upsell prompts during account creation alone, then have to dig into the Help Center to find the actual freeze toggle. This walkthrough exists specifically to guide you through that maze without accidentally signing up for paid products.

Plan for this to take about 18 minutes from start to finish. That is not because the freeze itself is complicated. It is because Experian wraps the freeze inside a credit monitoring product called CreditWorks Basic, and getting through that wrapper takes patience.

What you will need before you start

- Your full legal name, including any middle name and suffix
- Your current address, which must match what your bank has on file
- Your Social Security number
- Your date of birth
- An email address you can check immediately
- A mobile phone that can receive a text, since you will get a tappable confirmation link
- Your password manager open and ready
- About 18 uninterrupted minutes

Before you start

You are not signing up for the freeze. You are signing up for Experian CreditWorks Basic. This is a free credit monitoring product, and the freeze toggle lives inside it as a feature. There is no standalone path on Experian that simply gives you the freeze. You have to create the CreditWorks Basic account, navigate past several upsell screens, then dig into the Help Center to find the freeze toggle. The good news is that CreditWorks Basic is genuinely free, and once you complete the maze, the freeze itself is a single toggle click.

You will see at least seven upsell prompts during account setup. They include a Try Premium for seven days free page that auto-bills \$24.99 a month if you do not cancel, multiple upgrade interstitials, persistent credit card promotions on the dashboard, and a separate paid product called Experian CreditLock that looks almost identical to the security freeze.

THE MOST DANGEROUS TRAP

In the Help Center Quick Actions grid, two tiles look almost identical. Manage freeze, with a snowflake icon, is the free security freeze. Lock credit file, with a padlock icon, is the paid CreditLock product at \$24.99 a month. Click the snowflake, not the padlock. Step 13 walks you through this.

Your phone needs to be able to tap a link. Experian identity verification sends you a text message with a confirmation link you have to tap from your phone. If you have a flip phone or a phone that cannot render web links from a text, you will need to use the phone fallback at 888-397-3742 instead.

The freeze confirmation is unusually quiet. When the freeze is placed, Experian does not show a success page or send a downloadable PDF the way Equifax does. The toggle just changes from Unfrozen to Frozen, and the snowflake icon turns from gray to blue. That is the entire confirmation. Screenshot the Frozen state for your own records.

Step-by-step walkthrough

STEP 01

Go to the Experian Security Freeze Center

Go directly to experian.com/freeze/center. You will see a page explaining what a security freeze is, with links to other Experian products mixed in. Click the option to Add a freeze or Get started. The exact button name varies. Experian will send you to the registration flow at usa.experian.com, where the CreditWorks Basic onboarding begins.

STEP 02

Identity verification, phone setup

The first registration screen is titled Welcome, let us get you set up. You will be asked for the last four digits of your Social Security number, which is masked as you type, your phone number, and a choice between Text Me or Call Me for verification. The fine print explains that you are authorizing your wireless carrier to use your account information to help Experian verify your identity and prevent fraud. If your phone number is not formatted correctly, you will see a red prompt to provide a valid phone number. Select Text Me, which is faster, then click Get started.

STEP 03

Tap the link in your text message

You will be redirected to a Check your text messages page. Experian sends a text with a tappable confirmation link to the phone number you provided. This part is critical: the link must be opened on your phone. You cannot copy the link to your computer browser, because the verification is bound to the device receiving the text. If you are doing this on a laptop, grab your phone, tap the link, and then return to your computer to continue. If your phone does not render web links from a text, this flow will fail, so use the phone fallback at 888-397-3742. After you tap the link from your phone, the desktop browser session refreshes and continues automatically.

STEP 04

Confirm your information

Experian will display a page titled Here is what we found, with your information pre-filled from their records: your legal first and last name, date of birth, a locked phone number, your street address with unit, ZIP, city, and state, and the last four of your Social Security number. A right-side panel lists what you get when you register, such as a free credit report, FICO Score, Boost, and dark web surveillance. This is promotional language for CreditWorks Basic, the free product you are signing up for. Verify each pre-filled field is correct, edit anything wrong, then scroll down and click Continue.

STEP 05

Set up security questions and a PIN, since the passkey may fail

The next page is titled Security settings. This is where you configure how you will log back into your CreditWorks Basic account. Experian will first attempt to create a passkey, which is passwordless authentication using your phone or device biometrics. In our verified test this failed with an error saying it could not create the passkey. If passkey creation fails, which it commonly does, close the error and proceed with the fallback: choose a security question and enter the answer, set a four-digit numeric PIN, and answer the required survey dropdown. Save your security question answer and four-digit PIN to your password manager immediately, because Experian uses these to verify your identity if you ever lose access to your account. The right-side Order Summary panel lists Experian CreditWorks Basic with no charge, which is the free product you are signing up for.

STEP 06

Goal-setting onboarding, feel free to skip

After security setup, Experian shows a page titled What are you focused on right now, presenting three goal categories with sub-options covering building credit, managing debt, and financing a big purchase. This goal-setting exists primarily to personalize the upsells you will see later. You can click Maybe later to skip entirely, which is recommended if you only want the freeze, or select some goals and continue if you want personalized recommendations. For the purpose of placing the freeze, click Maybe later. It saves time and reduces upsell exposure.

STEP 07

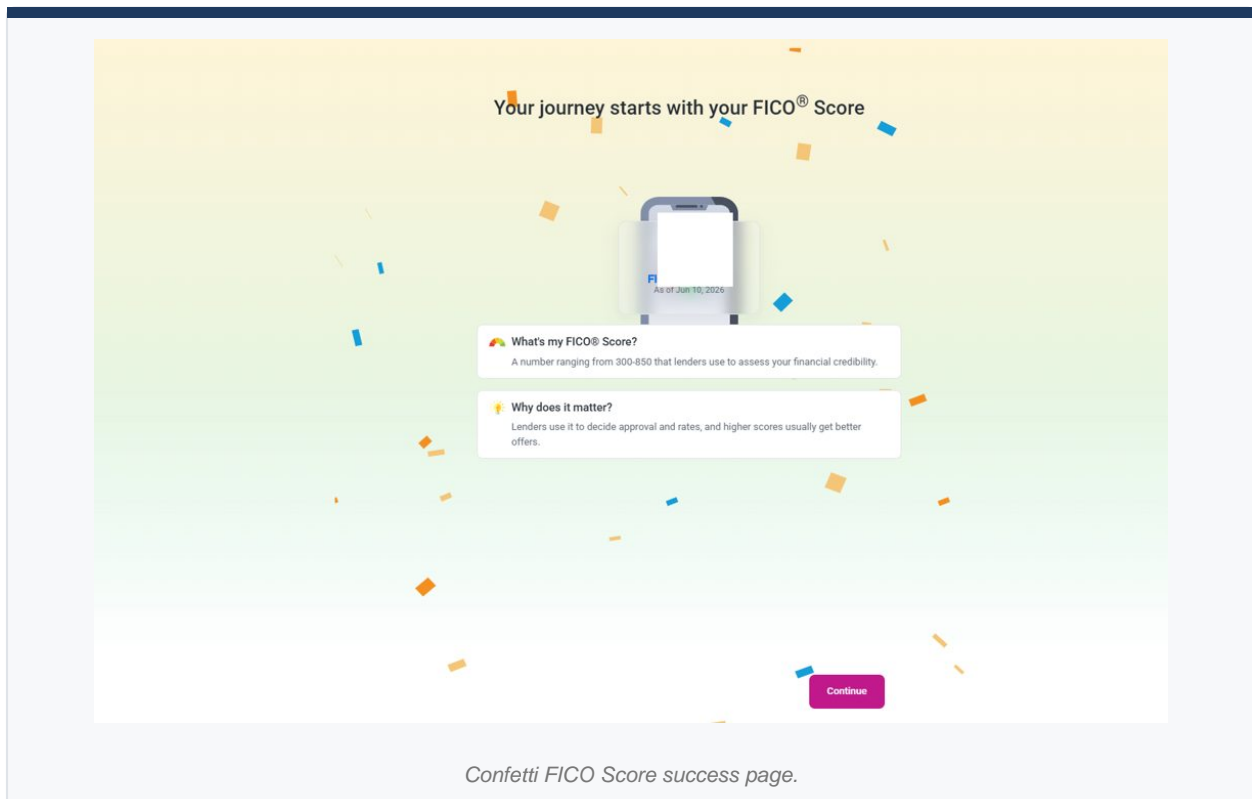
Wait for the FICO Score to load

A loading screen appears, telling you to hang tight while Experian gets your FICO Score. This takes ten to thirty seconds while Experian pulls your credit file and calculates your FICO Score 8.

STEP 08

Acknowledge your FICO Score

Once loading completes, you will see a celebratory page titled Your journey starts with your FICO Score, with confetti, your numeric FICO Score 8, and an explanation of what it means. This is genuinely the brightest visual moment in the entire flow. It is also a tactic. By celebrating your score now, Experian establishes itself as the helpful party before the upsells begin in earnest.



STEP 09

Decline the Premium upsell

You will be taken to the most aggressive upsell screen in the entire flow, a page offering a seven-day free Premium trial that auto-bills \$24.99 a month if you do not cancel within seven days. The listed features include subscription cancellation, three-bureau credit reports, FICO Scores, and Experian CreditLock. Note that CreditLock is a paid feature here, distinct from the free security freeze you came for. There are two buttons: Maybe later, on the left in lighter pink, and Start trial, on the right in solid pink. Click Maybe later. You can always upgrade later if you decide you want the paid features.

usa.experian.com/mfe/entry/onboarding/premiumUpsell

Try Premium for free with a 7-day trial[†]
Check out what you get with an Experian CreditWorks™ Premium membership

- Subscription cancellation**
Cancel hidden or unused subscriptions across 200+ services in minutes***
- 3-bureau credit report & FICO® Score***
Track your credit quarterly to stay ready
- Experian CreditLock**
Lock your credit instantly to block identity thieves**
- Experian BillFixer™ Bill Negotiation**
Save an average of \$282****
- Advanced identity protection**
Get alerts on 12K+ exposed personal records monthly

*Credit score is calculated based on FICO® Score 8 model, unless otherwise noted. In addition to the FICO®

You can cancel at any time.

[Maybe later](#) [Start trial](#)

Premium seven-day trial upsell. Click Maybe later on the left.

STEP 10

Click through Let us take the next step

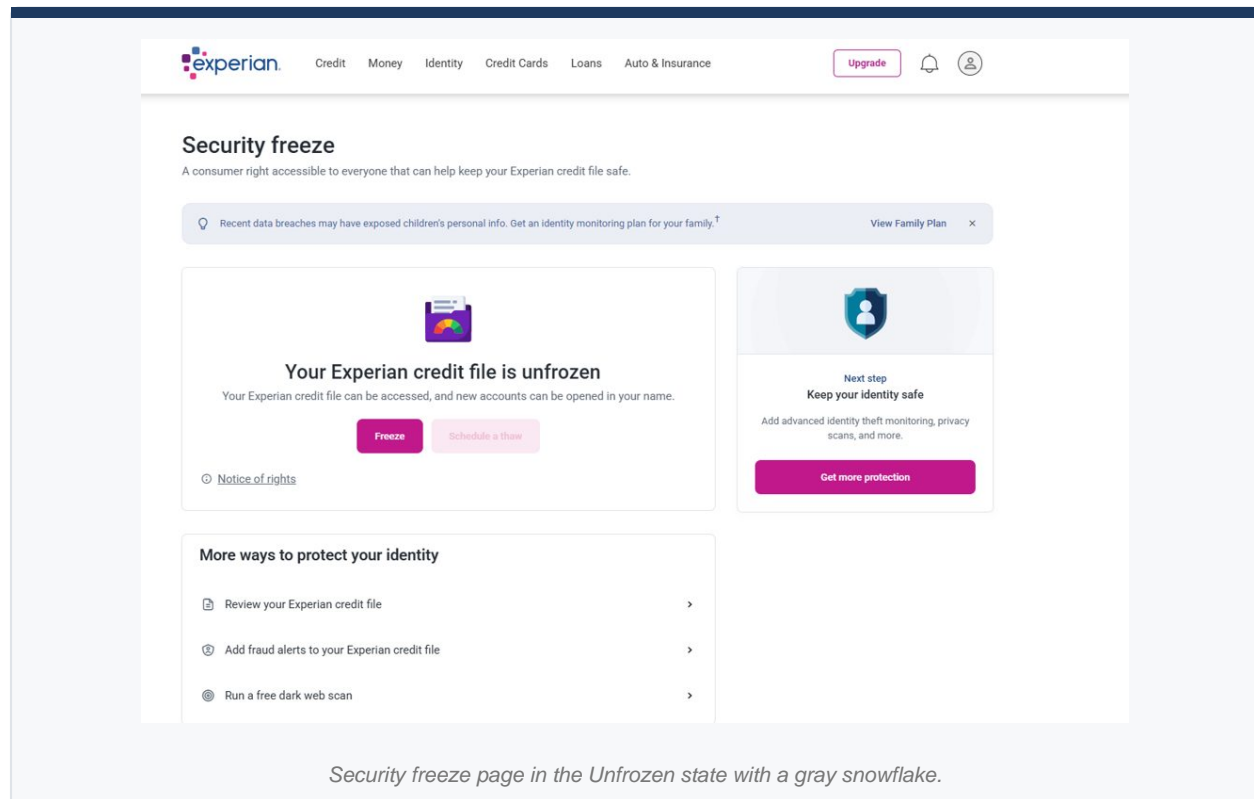
You will see a nearly empty page titled Let us take the next step, with a single Continue button. This is a lull screen. There is no decision to make. Click Continue.

STEP 11

You are at the dashboard, but the freeze is not here

You are now on your CreditWorks Basic dashboard. You will see a top navigation with Credit, Money, Identity, Credit Cards, Loans, and Auto and Insurance, an always-visible Upgrade button in the top right with notifications and your account avatar, your Experian FICO Score and promotional banners in the center, an upsell in the right sidebar, and shortcuts and membership panels below the fold. The freeze toggle is not on this dashboard, and it is not in any of the top-navigation menus either. You have to navigate to the Help Center to find it.

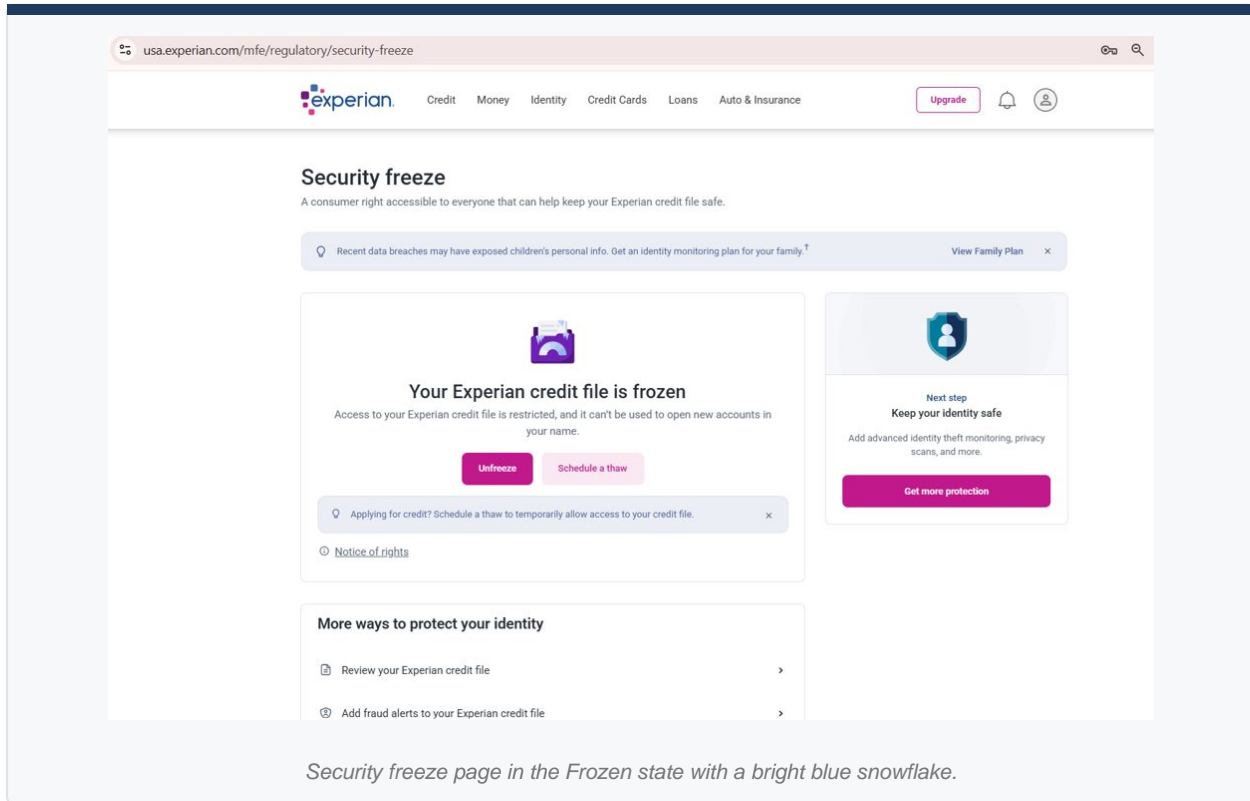
The Manage freeze tile takes you to usa.experian.com/mfe/regulatory/security-freeze. Bookmark this page right now, because it is the fastest way to access your freeze in the future. You will see a page titled Security freeze, describing it as a consumer right that helps keep your Experian credit file safe. The main panel shows your file is unfrozen in large text, an explanation that an unfrozen file is open to inquiries, a toggle with Unfrozen currently selected and Frozen as the other option, a small gray snowflake icon, and a Notice of rights link below. The right sidebar still pushes upsells with a Get more protection button. Ignore that, because it is not the freeze.



STEP 15

Click the toggle to freeze

Click the Frozen option on the toggle. The change is immediate and quiet. The text updates to say your file is frozen, the explanation changes to say the freeze blocks most access to your Experian credit file while still allowing you to view and monitor your credit, the toggle moves to Frozen and highlights in green, the snowflake icon turns from gray to bright blue, and a new Schedule a thaw link appears next to the toggle. That is the entire confirmation. There is no success page, no downloadable PDF, and no email confirmation on screen. The toggle change is the success. This is normal for Experian, and a noticeable downgrade from how Equifax confirms. To give yourself a record, screenshot this page right now. The blue snowflake plus the file is frozen headline is your proof.



STEP 16

Save your credentials and the direct link

Right now, while you are still logged in, save your Experian email, which is your username, your Experian password, your security question and answer, which Experian uses for account recovery, and your four-digit PIN. Bookmark the direct freeze page at usa.experian.com/mfe/regulatory/security-freeze, which saves you from navigating the Help Center maze in the future. Save the screenshot you just took of the frozen state, and note the date you placed the freeze. This matters more for Experian than for the other bureaus, because the Experian recovery flow is the most painful of the three. If you forget your credentials, you will have to redo the phone-link verification, possibly redo the security questions, and navigate the entire upsell maze again. Save everything now.

What happens next

Your Experian freeze is in place immediately. By federal law, Experian must process online and phone freeze requests within one hour. There is no waiting period, and you do not need to renew it. The freeze stays active until you lift it.

To temporarily lift the freeze, for example when applying for a credit card, a mortgage, an auto loan, or an apartment, go directly to usa.experian.com/mfe/regulatory/security-freeze, click the Schedule a thaw link next to the toggle, and set the date range. The freeze automatically reinstates when the date range ends. To permanently remove the freeze, use the same page and toggle the switch back to Unfrozen. Both lifting and re-freezing are free.

If you want a written confirmation document, Experian does not send one automatically the way the other bureaus do. Call 888-397-3742 and request a written confirmation by mail. They will send one within seven to ten business days.

Your Experian Tracker

Fill in this tracker the moment you complete the Experian freeze. You will thank yourself the next time you need to lift it or dispute fraud.

DATE FROZEN

EXPERIAN EMAIL (USERNAME)

PASSWORD STORED AT

SECURITY QUESTION AND ANSWER STORED AT

FOUR-DIGIT PIN STORED AT

DIRECT FREEZE LINK BOOKMARKED? Y / N

WHERE TO STORE THE PASSWORD

Your Experian login credentials belong in a password manager, not on this page. Use the tracker to record where you stored them, for example 1Password vault. Never write the password itself anywhere this PDF could be seen.

RED FLAGS, STOP IF YOU SEE THESE

- Experian says you already have a freeze, but you have never placed one
- The Here is what we found page shows a name, address, or phone you do not recognize
- Identity verification questions reference accounts or addresses you do not recognize
- Recent credit inquiries appear on your dashboard from lenders you never applied to
- Your dashboard shows alerts for accounts you do not recognize
- The phone number Experian texts the verification link to is not yours

Troubleshooting

I accidentally clicked Start trial on the Premium upsell. If you completed billing, you have been enrolled in CreditWorks Premium with a seven-day free trial that auto-bills \$24.99 a month. Cancel immediately at usa.experian.com/mfe/member/membership-details. You have until the seven-day mark to cancel without being charged.

I accidentally clicked Lock credit file instead of Manage freeze. You will land on the CreditLock upsell page. Hit your browser back button to return to the Help Center, then click the correct tile, Manage freeze with the snowflake icon. You have not been charged anything just by viewing the upsell page, only by actually clicking Upgrade to lock your file.

My identity verification keeps failing. This can happen if you have moved recently or have a thin credit file. Use the phone fallback at 888-397-3742, where an agent can verify you and place the freeze, or request a mail-in freeze.

CHAPTER 4 OF 5

Innovis

Freeze the fourth bureau most people forget. The simplest of the five.

TIME

5 minutes

DIFFICULTY

Very easy

COST

Free

STEPS

5

DIRECT LINKinnovis.com/personal/securityFreeze**PHONE**

1-866-712-4546

Why this matters

Innovis is the fourth major United States credit bureau. Most people have never heard of it, and that is exactly the problem. Identity thieves know about it, and they know most victims do not freeze it.

When you freeze Equifax, TransUnion, and Experian, you have locked down the three bureaus that banks and credit card companies use most of the time. Innovis is the rest. Some lenders, cell phone carriers, and utility companies pull credit reports from Innovis specifically because they know consumers often forget to freeze it. That makes it a back door for new-account fraud.

Here is the good news. Innovis has the simplest freeze flow of any of the four bureaus. There is no account creation, no upsell traps, and no multi-screen wizard. It is one form, one submission, and one confirmation page, in about five minutes total.

The trade-off is that you will receive your Security Freeze PIN by mail rather than on screen. That is normal for Innovis, which is an old-school bureau that has not migrated to account-based authentication like the other three. The PIN arrives in five to seven business days, and you will need it to lift, modify, or remove the freeze later. After this, your credit-bureau freeze cluster is complete, with Equifax, TransUnion, Experian, and Innovis all locked down.

What you will need before you start

- Your full legal name, including any middle name and suffix
- Your current address, which must match what your bank has on file
- Your previous addresses going back two years if you have moved recently
- Your full Social Security number, since Innovis needs the complete number, not just the last four
- Your date of birth
- A phone number where Innovis can reach you
- About 5 uninterrupted minutes

Before you start

Innovis does not require account creation. Unlike the other three bureaus, you will not be asked to set up a username or password. You fill out the form, submit it, and you are done. The trade-off is that there is no online dashboard to manage the freeze later. To lift, modify, or remove the freeze in the future, you will need to return to innovis.com/personal/securityFreeze and submit a new form with a different request type, call 1-866-712-4546, or send a written request by mail.

Your PIN will arrive by mail in five to seven business days. Innovis is the only major bureau still using a mailed-PIN system. Do not throw away the letter when it arrives. Save the PIN to your password manager or vault notes immediately. Replacing a lost PIN requires another mail-based request, which can take another one to two weeks.

Innovis may not have a credit file for you. This is rare but possible. If you have never had any credit products reported to Innovis specifically, the form will reject your submission because there is nothing to freeze. In that case, submit a written request by mail to have a freeze placed in advance.

Accuracy matters here more than at the other bureaus. Innovis verifies your identity by matching your form data against their existing records. If your address, name spelling, or other details do not match what they have on file, your request may be held for additional verification, which delays the freeze by several days.

Step-by-step walkthrough

STEP 01

Go to the Innovis Security Freeze page

Go directly to innovis.com/personal/securityFreeze. You will see a page titled Security Freeze that asks whether you want to limit access to your Innovis credit report. The page explains what a security freeze does and lists who can still access your file when frozen, such as companies you have existing relationships with, collection agencies, and government agencies. This is informational, so read it if you want, or scroll down to the action.

Below the explanation, you will find the Innovis Security Freeze Options section with three ways to request a freeze: online, by submitting the Security Freeze Request Online form, by phone at 1-866-712-4546, or by mail. Below this is a small but important note, that a freeze will be placed after your request is received and your identity is verified, and that you will receive a confirmation letter by mail containing a ten-digit Security Freeze PIN. Click the Security Freeze Request Online link.

Security Freeze

Do you want to limit access to your Innovis Credit Report?

A Security Freeze prevents your Innovis Credit Report from being accessed by most third parties in connection with an application for new credit. With a Security Freeze in place, you will need to take special steps when you wish to apply for any type of credit. Third parties that still have access to your Innovis Credit Report when a Security Freeze is in place include:

- Companies that have current accounts or relationships with you
- Collection agencies acting on behalf of companies that have a current account or existing relationship with you
- Credit monitoring companies
- State or local agencies including law enforcement or child support agencies
- Federal government agencies as permitted under the Fair Credit Reporting Act

Innovis Security Freeze Options

You can request a Security Freeze or manage an existing Security Freeze:

- Online: Submit the Security Freeze Request Online form.
- Phone: 1-866-712-4546
- Mail: Complete the Security Freeze Request by Mail form.

A Security Freeze will be placed on your Innovis Credit Report after your request has been received and your identity has been verified. You will receive a confirmation letter by mail that contains a 10-digit Security Freeze PIN. You can request a replacement Security Freeze PIN or a lift PIN online, by phone, or by mail.

Learn More
Visit Innovis' Learning Center for more information about Security Freezes and your rights as a consumer.

Other Solutions

The Innovis Security Freeze landing page at innovis.com. Three options are shown: Online, the link you want, Phone, and Mail.

STEP 02

Select request type and fill out the form

You will be taken to the form titled Security Freeze Request Online. The form starts with Request Type as the first decision. You will see six radio button options: Request a Security Freeze, Temporarily lift a Security Freeze, Specific third party temporary lift, Remove all existing Security Freeze lifts, Permanently remove an existing Security Freeze, and Request a new Freeze PIN. Select Request a Security Freeze.

Below the radio buttons, fill in the Your Information section exactly as it appears on your government ID: first name, middle name, last name, suffix, phone number, full nine-digit Social Security number, and date of birth. The Social Security number field has an eye icon that lets you toggle between hiding and showing what you have entered, which is useful for double-checking digits. Below the personal information you will see the question Are you a victim of identity theft, with two radio buttons. Answer honestly. If you select Yes, Innovis may require additional verification documents, and the freeze will still be placed for free under federal law. If you are placing this freeze proactively, which is the most common case, select No. Continue scrolling for the address fields, including previous addresses if you have moved within the past two years. Double-check every field before submitting, because Innovis verifies against existing records.

Services Ab

Home > Personal Solutions > Security Freeze > Security Freeze Request Online

Security Freeze Request Online

* denotes a required field

Request Type*

- Request a Security Freeze
- Temporarily lift a Security Freeze
- Specific third party temporary lift
- Remove all existing Security Freeze lifts
- Permanently remove an existing Security Freeze
- Request a new Freeze PIN for an existing Security Freeze

Your Information:

First Name*

Middle Name

Last Name*

Suffix

Phone Number*

Social Security Number*

Date of Birth*

Are you a victim of identity theft?*

- No, I am not a victim of identity theft
- Yes, I am a victim of identity theft

Current Address

Address*

Address Line 2

City*

State*

Top of the Security Freeze Request Online form. Six request types at top, then personal information fields, then the Are you a victim of identity theft question.

STEP 03

Submit your request

Scroll to the bottom of the form. Below the address fields and the ZIP code, you will see a small Terms of Use acknowledgment that, by submitting the form, you accept the Innovis Terms of Use and request the action you designated regarding your Security Freeze. Click the blue Submit Request button at the very bottom. There may be a brief loading state while Innovis verifies your identity against their records. This usually takes a few seconds.

Security Freeze Request Online
* denotes a required field

Request Type*

- Request a Security Freeze
- Temporarily lift a Security Freeze
- Specific third party temporary lift
- Remove all existing Security Freeze lifts
- Permanently remove an existing Security Freeze
- Request a new Freeze PIN for an existing Security Freeze

Your Information:

First Name*	Middle Name
<input type="text"/>	<input type="text"/>
Last Name*	Suffix
<input type="text"/>	Select
Phone Number*	Social Security Number*
<input type="text"/>	<input type="text"/>
Date of Birth*	
MMDDYYYY	
<input type="text"/>	

Are you a victim of identity theft?*

- No, I am not a victim of identity theft
- Yes, I am a victim of identity theft

Current Address

Address*	Address Line 2
<input type="text"/>	<input type="text"/>
City*	State*
<input type="text"/>	Select State
ZIP*	
<input type="text"/>	

By submitting this form, you accept and agree to the [Innovis.com Terms of Use](#) and request we take the action designated above regarding your Security Freeze.

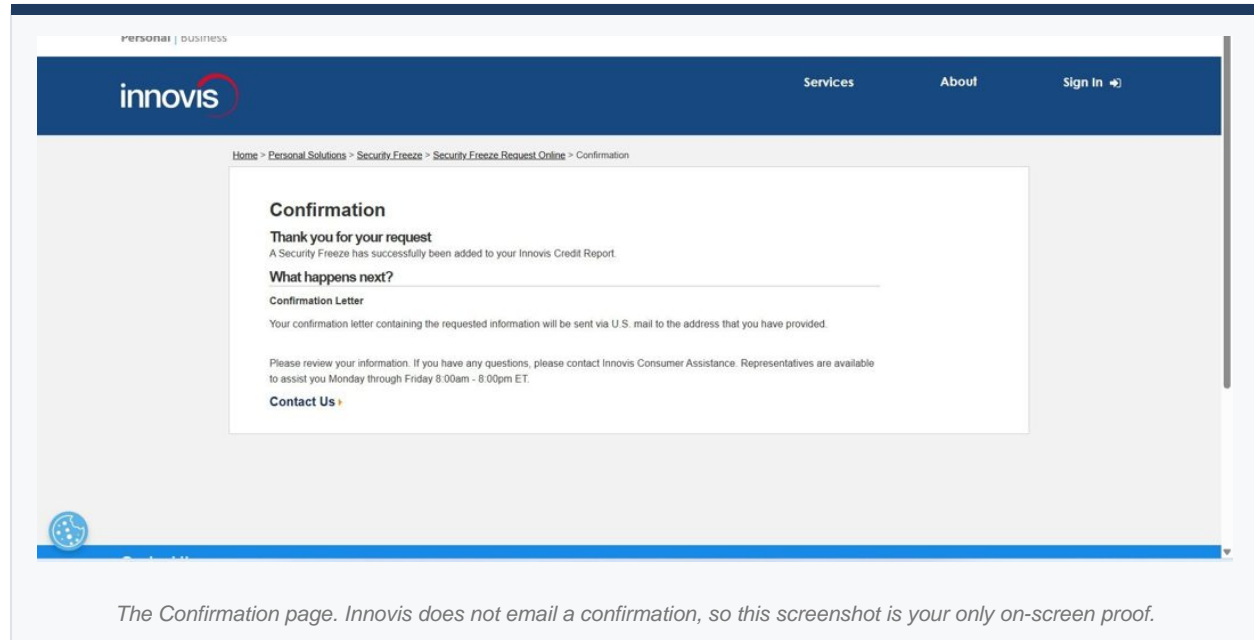
Submit Request

Bottom of the request form showing the Current Address section and the blue Submit Request button.

STEP 04

Save your confirmation

You will be redirected to a Confirmation page that thanks you for your request and states that a Security Freeze has successfully been added to your Innovis credit report. Under What happens next, it explains that your confirmation letter will be sent by mail to the address you provided. Take a screenshot of this confirmation page right now. Innovis does not provide a confirmation number on screen, and they do not email a confirmation either. The screenshot is your only on-screen proof until the mailed letter arrives, and the mailed letter is the official record.



STEP 05

Watch your mail for the PIN letter

Your Innovis Security Freeze PIN will arrive by mail in five to seven business days at the address you entered on the form. When it arrives, open the letter immediately rather than letting it sit in a stack of junk mail, photograph or scan both sides for a digital backup, save the ten-digit PIN to your password manager under Innovis Security Freeze PIN, note the date you received the letter, and keep the physical letter somewhere you can find it years from now. If the letter does not arrive within seven business days of your submission, call 1-866-712-4546 to verify the freeze was placed and request a replacement letter.

What happens next

Your Innovis freeze is in place immediately for online lenders checking your file. By federal law, Innovis must process online freeze requests within one hour. Mail-in or phone-in requests from lenders may take up to three business days to be blocked. You do not need to renew the freeze. It stays active until you lift it.

To temporarily lift the freeze, return to innovis.com/personal/securityFreeze, click Security Freeze Request Online, and select Temporarily lift a Security Freeze as the request type. You will need your ten-digit PIN. To lift the freeze for one specific lender only, select Specific third party temporary lift instead. To permanently remove the freeze, select Permanently remove an existing Security Freeze. All of these are free, and you can also call 1-866-712-4546 for any of these actions.

Your Innovis Tracker

Fill in this tracker the moment you complete the Innovis freeze. You will thank yourself the next time you need to lift it or dispute fraud.

DATE SUBMITTED

DATE CONFIRMATION SCREENSHOT SAVED

DATE PIN LETTER RECEIVED

TEN-DIGIT PIN STORED AT

PHYSICAL LETTER LOCATION

PHONE (1-866-712-4546) SAVED? Y / N

WHERE TO STORE THE PIN

Your ten-digit Innovis PIN is what lets you lift or remove the freeze later. Store it in a password manager, not on this page. Use the tracker to record where you stored it, for example 1Password vault. Never write the PIN itself anywhere this PDF could be seen.

RED FLAGS, STOP IF YOU SEE THESE

- Innovis says you already have a freeze, but you have never placed one
- The Confirmation page or letter references a name or address you do not recognize
- The form rejects your submission, yet you know you have credit reported to Innovis
- The PIN letter is addressed to a name or sent to an address that is not yours

Troubleshooting

The form rejected my submission and said no file exists. If you have never had credit reported to Innovis specifically, there may be nothing to freeze. Submit a written request by mail asking Innovis to place a freeze in advance, or call 1-866-712-4546.

My PIN letter never arrived. Call 1-866-712-4546 to confirm the freeze was placed and request a replacement letter. Do not place a second online request, since that can create a duplicate record.

CHAPTER 5 OF 5

ChexSystems

Freeze your bank account record. The most underrated step.

TIME

15 minutes

DIFFICULTY

Moderate

COST

Free

STEPS

10

DIRECT LINKchexsystems.com/security-freeze/place-freeze**PHONE**

800-887-7652

Why this matters

ChexSystems is the credit bureau for bank accounts. When you walk into a bank and try to open a new checking or savings account, the bank does not pull your Equifax or TransUnion file. It pulls your ChexSystems report. ChexSystems tracks your banking history, including bounced checks, account closures, suspected fraud, unpaid overdrafts, and similar red flags.

Identity thieves know this. Once they have your Social Security number, opening fraudulent bank accounts in your name is one of the most damaging things they can do. Those accounts get used for check fraud, money laundering, and unemployment fraud, and the damage shows up on your record before you ever know an account exists.

A ChexSystems freeze blocks any bank from pulling your ChexSystems report, which means no new bank account can be opened in your name. It is the banking equivalent of a credit freeze, and it is just as important. The freeze is free by federal law. The whole process takes about 15 minutes, which is longer than a credit bureau freeze because ChexSystems requires you to create a Consumer Portal account first. Once that is done, placing the freeze is quick.

What you will need before you start

- Your full legal name, which must match your driver license exactly
- Your previous last name, if applicable
- Your date of birth
- Your Social Security number, which you will enter twice for verification
- An email address you can check immediately
- A mobile phone that accepts text messages for one-time PIN codes
- Your current mailing address
- Your driver license, state ID, or military ID number plus the issuing state
- A password manager open and ready
- About 15 uninterrupted minutes

Before you start

THE CHEXSYSTEMS PASSWORD TRAP

Both the Password and Verify Password fields are masked, so you see dots instead of characters. Only the Verify Password field has an eye icon to reveal what you typed. The Password field stays hidden. If you type a password with look-alike characters, such as capital I versus lowercase l, the number zero versus capital O, or the number one versus lowercase l, you may not catch a typo until ChexSystems rejects your login later, after the password is locked in. The safest approach is to use a password manager to generate and paste the password into both fields. If you do not use a password manager, type the password once, then click the eye icon on the Verify Password field to reveal the characters while you re-type. Save your username and password before clicking Submit, because once registration completes, ChexSystems will not show you the password again.

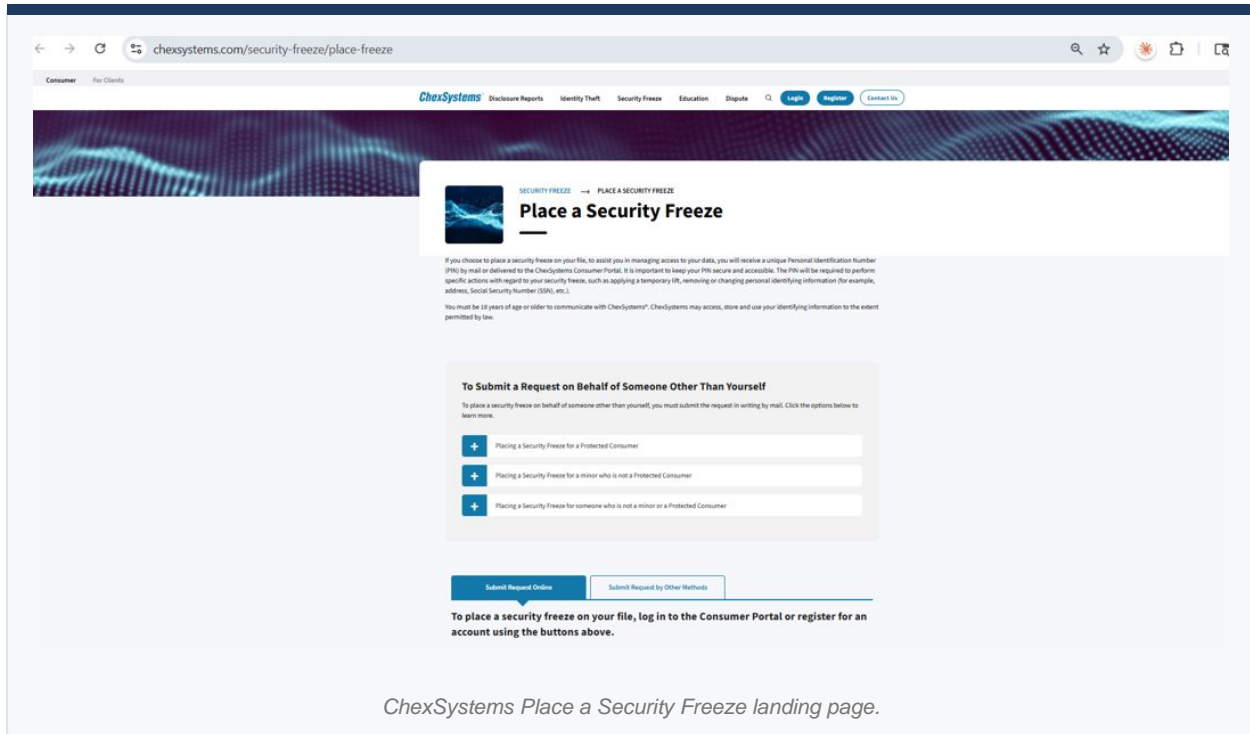
Do not use a VPN during registration. ChexSystems specifically warns against this. It interferes with verification and will fail your registration.

Step-by-step walkthrough

STEP 01

Go to the ChexSystems freeze page

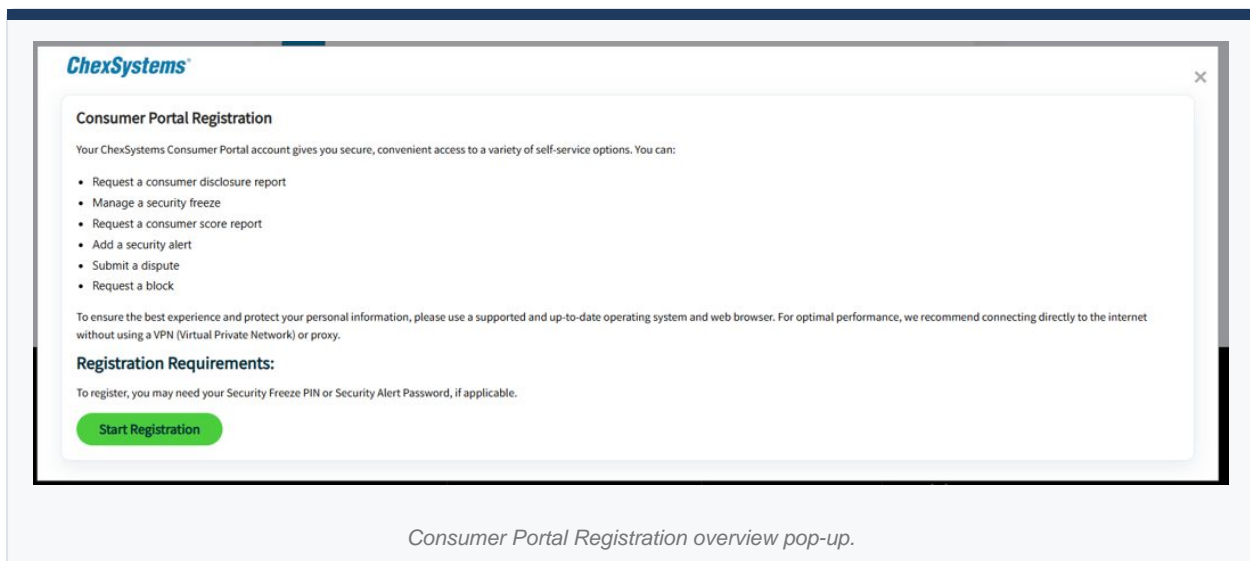
Go directly to chexsystems.com/security-freeze/place-freeze. You will land on the Place a Security Freeze page. It explains that ChexSystems will issue you a Personal Identification Number, or PIN, by mail or through the portal, which you will need any time you want to lift or change your freeze. Scroll down to Submit Request Online and click Register, or Login if you already have a Consumer Portal account.



STEP 02

Read the Consumer Portal Registration overview

A pop-up appears titled Consumer Portal Registration, explaining what your account gives you access to: requesting a consumer disclosure report, managing a security freeze, requesting a consumer score report, adding a security alert, submitting a dispute, and requesting a block. The pop-up notes that ChexSystems recommends not using a VPN during registration, and that if you already have a Security Freeze PIN or Security Alert Password from a previous interaction, you should have it ready. Click Start Registration.



STEP 03**Fill in your personal details, Step 1 of 3**

You will be redirected to the registration form on a separate ChexSystems domain. The first page is Step 1 of 3, Personal Details. Fill in your first name, middle name, last name, suffix if applicable, previous last name if applicable, date of birth, Social Security number entered twice for verification, email, and mobile phone, then your current address. Be precise. ChexSystems matches what you enter against existing banking records. If your name does not match what banks have on file, for example you go by Bob but your driver license says Robert, use the version on your driver license. Mismatches will fail verification. Click Continue.

The screenshot shows a web browser window with the URL `chexsystems-ds.fiscloudservices.com/#/registration`. The page title is "ChexSystems" and the form is titled "Registration Form". Below the title, it says "Step 1 of 3 Personal Details". A note states: "All fields marked with an asterisk (*) are required. Please enter your full legal name exactly as it appears on your driver's license or state-issued ID." The form fields are as follows:

- First Name ***: Enter First Name
- Middle Name**: Enter Middle Name
- Last Name ***: Enter Last Name
- Suffix**: Select Suffix (dropdown menu)
- Previous Last Name**: Enter Previous Last Name
- Date of Birth ***: MM/DD/YYYY (calendar icon)
- U.S. Social Security Number ***: xxx - xx - xxxxx
- Verify U.S. Social Security Number ***: xxx - xx - xxxxx (with eye icon for visibility toggle)
- Email Address ***: Enter Email Address
- Phone number ***: Mobile (dropdown) - xxx - xxx - xxxxx
- Address Details**:
 - Current Address Line 1 ***: Enter Address
 - Current Address Line 2**: Enter Address
 - City ***: Enter City
 - State ***: Select State (dropdown menu)
 - Zip Code ***: Enter Zip Code

At the bottom of the form, there are two buttons: "Continue" (highlighted in green) and "Cancel".

Registration Step 1, Personal Details form.

STEP 04**Answer identity protection questions, Step 2 of 3**

The next page is Step 2 of 3, Identity Protection Questions. ChexSystems will present multiple-choice questions based on your banking history, such as which of these banks you have held an account with, which of these is a previous address, and which of these is a phone number associated with you. If a question references a bank, address, or phone number you do not recognize, the safest answer is None of the above. Do not guess, because wrong answers can lock you out of online verification and force you to register by mail. When all questions are answered, click Continue.

The screenshot shows a web browser window with the URL `chexsystems-ds.fiscloudservices.com/#/registration`. The ChexSystems logo is at the top left. The main heading is "Registration Form". Below it, it says "Step 2 of 3" and "Identity Protection Questions". A sub-heading reads: "In an effort to protect your identity, please answer the following security questions." A green horizontal line is below this text. At the bottom, a caption reads: "Registration Step 2, identity protection questions."

STEP 05

Complete registration, Step 3 of 3

This is the screen most people get stuck on. Read this section in full before you start typing. Fill in a username, which should be memorable but unique, a password of at least eight characters with mixed case, a number, and a symbol, then re-type your exact password in Verify Password. Enter your driver license, state, or military ID number and the state of issuance, then choose a Correspondence Delivery Preference of Portal, which is recommended, or Mail. The password trap applies here: both password fields are masked, and only Verify Password has the eye icon, so use it to confirm you are typing what you think you are typing. Save your credentials now, before submitting. Most users should choose Portal delivery, because your PIN appears in your dashboard within 24 hours instead of waiting five to seven business days for mail. Check the Terms of Use box and click Submit.

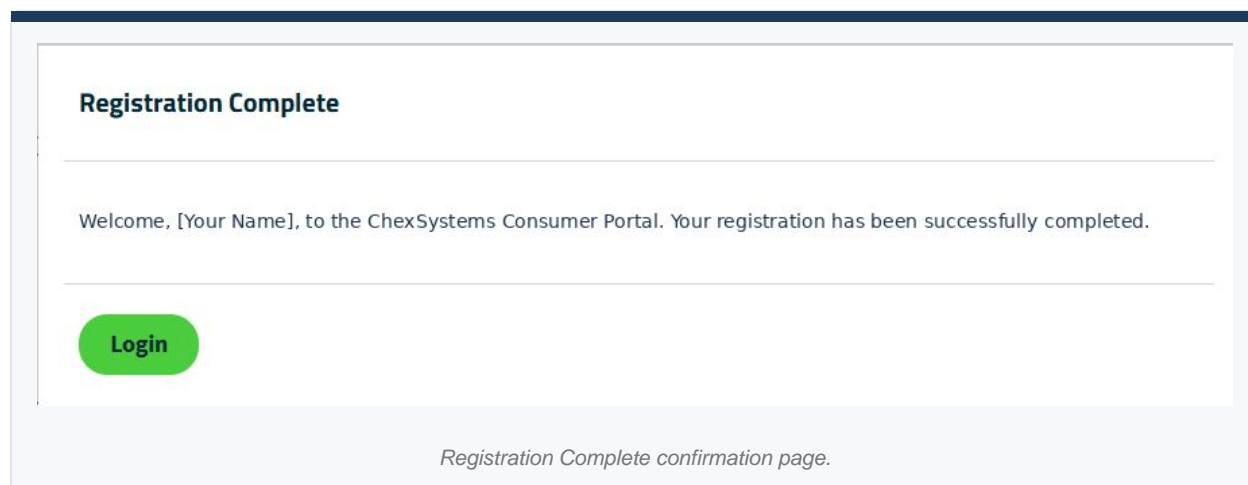
The screenshot shows the "Complete Registration" step of the ChexSystems registration process. It includes the ChexSystems logo and the heading "Step 3 of 3 Complete Registration". A note states: "All fields marked with an asterisk (*) are required." The form contains the following fields:

- Username ***: A text input field with a help icon.
- Password ***: A masked text input field with a help icon.
- Verify Password ***: A masked text input field with a help icon and an eye icon to toggle visibility.
- Drivers License, State or Military ID Number**: A text input field with a help icon.
- State of Issuance**: A dropdown menu with a help icon.
- Correspondence Delivery Preference ***: Radio buttons for "Portal" (selected) and "Mail".
- A checked checkbox for "Check here to indicate that you have read and agree to the Terms of Use."

At the bottom are "Submit" and "Cancel" buttons. A caption at the bottom reads: "Registration Step 3, complete registration with username, password, and ID."

STEP 06**Registration complete, log in**

You will see a Registration Complete page confirming your account was created. Click Login to enter your new portal account. You will be asked to log in with the username and password you just created. ChexSystems may also send a one-time PIN code to your mobile phone for login verification, so enter it when prompted.

**STEP 07****Confirm your details on first login**

The first time you log in, ChexSystems shows a Confirm Your Details page with all the information you entered during registration. Review every field carefully, including name spelling, address, phone number, and email. If anything is wrong, click Edit Profile to fix it now, because changes after the freeze is placed require additional verification. If everything looks correct, click Confirm.

STEP 08**Navigate to Place a Freeze**

You will land on your portal dashboard. Across the top you will see navigation tabs for Home, Request Reports, Identity Theft, Human Trafficking, Security Freeze, Education, Dispute, and Opt Out. Hover over the Security Freeze tab. A dropdown menu appears with options for Security Freeze Information, Place A Freeze, Manage Security Freeze, Replacement PIN, and Notice Of Rights. Click Place A Freeze.

STEP 09**Confirm placement of the freeze**

You will see a Place a Freeze confirmation screen. It explains that a unique PIN will be provided to you by mail or through the portal, depending on the delivery method you selected during registration, and that the PIN will be required to perform specific actions later, such as a temporary lift, removing the freeze, or changing your address. Click Continue to place the freeze.

STEP 10

Freeze submitted, record your reference ID

You will see a Security Freeze Request Submitted confirmation screen. It states that your request was submitted, that the security freeze will be placed within 24 hours, that a confirmation letter including your PIN will be delivered based on your portal preference, and that your reference ID will be displayed in the format CXSF followed by digits. Write down or screenshot the reference ID immediately. This is your proof of submission. The PIN comes later and is not displayed on this screen. Click Go to Dashboard to return to your portal.

What happens next

Within 24 hours, your ChexSystems freeze is active and banks can no longer pull your file for new account applications. If you chose Portal delivery, check the Correspondence section of your dashboard within 24 to 48 hours. If you chose Mail delivery, the letter with your PIN arrives in five to seven business days. Save the PIN immediately when it arrives, because without it, lifting the freeze later requires identity verification by mail, which is a multi-day process. You do not need to renew the freeze. It stays in place until you lift it. If you ever need to open a legitimate new bank account, log back into your Consumer Portal, click Security Freeze and then Manage Security Freeze, and request a temporary lift using your PIN.

Your ChexSystems Tracker

Fill in this tracker the moment you complete the ChexSystems freeze. You will thank yourself the next time you need to lift it or dispute fraud.

DATE SUBMITTED

REFERENCE ID (CXSF#####)

CONSUMER PORTAL USERNAME

DELIVERY METHOD (PORTAL / MAIL)

DATE PIN RECEIVED

PIN STORED AT (FOR EXAMPLE, 1PASSWORD)

WHERE TO STORE THE PASSWORD

Your ChexSystems login credentials belong in a password manager, not on this page. Use the tracker to record where you stored them, for example 1Password vault. Never write the password itself anywhere this PDF could be seen.

RED FLAGS, STOP IF YOU SEE THESE

- Verification questions reference banks or accounts you have never had
- Your file shows account closures or fraud reports you do not recognize
- ChexSystems shows previous addresses you have never lived at
- You are informed that your file already has a freeze you did not place
- A security alert is already on your file that you did not add

Troubleshooting

My password is not working when I try to log in. This is the most common issue, and it is almost always because of look-alike characters that got typed wrong. On the login page, click the eye icon next to the password field to reveal what you are typing. If you still cannot log in, use the Forgot Password link.

Identity verification keeps failing during registration. If the questions reference banks you do not recognize, that is a red flag worth investigating. If you simply do not have enough banking history for ChexSystems to verify you online, you can request a freeze by mail or fax. Find the address on the Place a Security Freeze page under Submit Request by Other Methods.

ChexSystems says they cannot find a record matching me. This happens for younger users or people with limited banking history. Submit a freeze request by mail to have one placed in advance. The mailing address is ChexSystems, PO Box 583399, Minneapolis, MN 55458.

My PIN never arrived. If you chose Portal delivery, log in and check the Correspondence Center on your dashboard. If you chose Mail delivery, wait a full ten business days. If there is still no letter, log in and request a Replacement PIN under Security Freeze.

CHAPTER COMPLETE

You have frozen your ChexSystems file. That closes the bank account fraud back door, one of the most damaging and underreported categories of identity theft. Combined with your credit bureau freezes, you have now blocked the two main ways identity thieves open new accounts in your name. You just did what most people never do. Five bureaus, all frozen. Your identity is locked down at the source of new-account fraud.

Master Lockdown Tracker

Your at-a-glance record of all five bureau freezes. Fill in as you complete each chapter. The next time you need to lift a freeze or dispute fraud, this is the page you will look at.

Equifax **equifax.com** · **888-298-0045**

DATE FROZEN

CONFIRMATION / REFERENCE NUMBER

PASSWORD STORED AT

TransUnion **transunion.com** · **800-916-8800**

DATE FROZEN

CONFIRMATION / REFERENCE NUMBER

PASSWORD STORED AT

Experian **experian.com** · **888-397-3742**

DATE FROZEN

CONFIRMATION / REFERENCE NUMBER

PASSWORD STORED AT

Innovis **innovis.com** · **866-712-4546**

DATE FROZEN

CONFIRMATION / REFERENCE NUMBER

PASSWORD STORED AT

ChexSystems **chexsystems.com** · **800-887-7652**

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CERTIFICATE OF COMPLETION

Identity Locked Down

Awarded to

YOUR FULL NAME

for completing the Essential Identity Lockdown, freezing all five credit bureaus and recording every confirmation in this book.

DATE COMPLETED

What to Do Next

You have done the hardest part. Five bureaus, all frozen. The most common paths identity thieves use to monetize a stolen Social Security number are now blocked at the source. Credit freezes are only one layer, though. If you want to go further, here is what to add next, in order of impact.

Lock your Social Security record

Free, about 10 minutes

Add a free Electronic Access Block at SSA.gov so that no one can change your benefits or your address online.

Get an IRS Identity Protection PIN

Free, about 15 minutes

A six-digit PIN that prevents anyone from filing a fraudulent tax return in your name. It renews annually.

Add a carrier PIN to your phone account

Free

Prevents SIM-swap attacks that bypass two-factor authentication on your bank, email, and other accounts.

Set up USPS Informed Delivery

Free

A service that emails you scans of every piece of mail before it arrives. It catches mail theft and pre-approved credit card offers sent in your name.

Add a family safe word

Free

A code word your family uses to verify identity by phone. It defeats AI voice-clone scams that target parents and grandparents.

THE FREE CHECKLIST PICKS UP WHERE THIS BOOK ENDS

Every one of those steps is covered in the free 30-Step Identity Lockdown Checklist at theidentityvault.com/free-checklist. Most people stop before they even start. Keep going.

Protect the Rest of Your Family

Freezing your own files is the most important step you can take. The next most important is doing the same for the people who cannot do it for themselves, namely your children and any older relative who depends on you.

A child's Social Security number is a quiet target. A child has no credit history to contradict a thief, and most families do not check a minor's credit for years, so the fraud can run undetected until the child applies for a first card, a student loan, or an apartment. You can freeze a child's credit at each bureau, and it is free. The process differs from your own, because the bureau requires proof that you are the parent or legal guardian. Expect to provide the child's birth certificate, the child's Social Security card, and your own identification. The bureaus handle minor freezes by mail or through a dedicated form rather than the standard online flow, generally for children under the age of sixteen, though the exact age varies by bureau.

An older parent or relative is targeted in a different way. Scammers reach them by phone and by email, and a freeze across all five bureaus removes the single most valuable thing a thief can do with stolen information, which is open a new account. If you help a relative through their own lockdown, sit beside them, use their information, and let them keep the credentials. Doing the work together protects them and shows them what a real freeze looks like, so a future scam call has less room to work.

A COMPANION FOR FAMILIES

For a printable companion built specifically for protecting parents and children, see the free Family Protection Kit at theidentityvault.com/family-protection-kit. It pairs with this book and covers the family side in more depth.

Glossary

Security freeze - A free, federally regulated lock that prevents a credit bureau from releasing your report to a new lender. With a freeze in place, no one can open a new account in your name until you lift it. This is the strongest protection in this book.

Credit lock - A paid product sold by the bureaus that limits access to your report in a way that resembles a freeze. A lock is a subscription, not a legal right, and the bureau may change its terms. Choose the free freeze instead. The paid lock is the trap that several chapters warn you about.

Fraud alert - A free notice on your credit file that asks lenders to verify your identity before granting credit. It is weaker than a freeze, because it depends on the lender to act. A fraud alert is useful after suspected fraud, but a freeze is the stronger everyday protection.

Credit bureau - A company that collects your borrowing history and sells it to lenders. The three best known are Equifax, Experian, and TransUnion. Innovis is a fourth that fewer people know about, and this book freezes it as well.

ChexSystems - A reporting agency for bank accounts rather than credit. Banks check it before opening a checking or savings account. A thief who opens a bank account in your name does damage that a credit freeze alone will not stop.

PIN - A personal identification number that some bureaus issue when you place a freeze. You need it to lift the freeze later. Store it in your password manager the moment you receive it.

VantageScore and FICO - Two different credit scoring models. TransUnion shows a VantageScore, while several other services show a FICO score. The freeze process does not depend on either one, and placing a freeze does not change your score.

Two-factor authentication, or 2FA - A second step at login, usually a code from an app or a text message, that proves the person signing in is really you. It protects the accounts you create during this lockdown.

Essential Identity Lockdown · v1.1, June 2026 · 14-day refund · Updated periodically