

# How to "Freeze" Your Credit Report

A credit freeze allows you to seal your credit reports and use a personal identification number (PIN) that only you know and can use to temporarily "thaw" your credit when legitimate applications for credit and services need to be processed. The added layer of security means that thieves can't establish new credit in your name even if they are able to obtain your personal information. It has no effect on existing lines of credit. A freeze needs to be placed at all three credit bureaus (see below). In Wisconsin, the cost is \$10/bureau.

## **TransUnion**

Online: <https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

By phone: 1-888-909-8872

By mail: Send via certified mail. Sample letter -  
<http://www.idtheftcenter.org/images/documents/LF-124Arev.pdf>

Use the following address:

TransUnion LLC  
P.O. Box 2000  
Chester, PA 19016

## **Equifax**

Online: [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Important note: With such high traffic to the website, if you can't get your request processed, just wait about a week and try again.

By phone: 1-800-685-1111

By mail: Send via certified mail. Sample letter -  
<http://www.idtheftcenter.org/images/documents/LF-124Arev.pdf>

Use the following address:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

## **Experian**

Online: <https://www.experian.com/ncaonline/freeze>

By phone: 1-888-397-3742. When calling, press 2 and follow prompts for security freeze.

By mail: Send via certified mail. Sample letter -  
<http://www.idtheftcenter.org/images/documents/LF-124Arev.pdf>

Use the following address:

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013