

## 6 Steps to Freeze Criminals out of Your Credit Report (and it's free!)

### Step 1

Gather your Social Security number, birth date and past addresses. Be familiar with recent borrowing. You may be asked, for instance, about your mortgage balance.



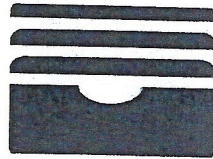
### Step 4

To verify your identity, you will need to furnish your past and present addresses (and maybe other personal info).



### Step 2

Label a physical file folder, "Credit Freeze." You will need to store important information in this folder in the event you want to unfreeze and refreeze your credit.



### Step 5

You'll receive or create a PIN. Make sure to write this down and add it to your folder.



### Step 3

Call or go to one of the three main credit bureaus' websites (below). If you're asked to create an account, write down your username and password. Add it to your folder.



### Step 6

Repeat this process with the other two credit bureaus. When done, put your folder in a secure place.



### Keep in Mind

You can also freeze the credit reports of your family members (children under age 16). Children's credit reports are a hot commodity among thieves, so it's worth considering.

### Contact Info to Freeze Your Credit Report

- Equifax: [equifax.com](http://equifax.com) • 800-685-1111 • (if in NY) 800-349-9960
- Experian: [experian.com](http://experian.com) • 888-397-3742
- TransUnion: [transunion.com](http://transunion.com) • 888-909-8872

When it comes to fraud, vigilance is our number one weapon. You have the power to protect yourself and your loved ones from scams. And if you have been targeted by a scam, call the **AARP Fraud Watch Network Helpline** at **1-877-908-3360** for guidance and support.