

# FREEZE YOUR CREDIT TO AVOID IDENTITY THEFT

The recent breach of Equifax 143 million American Consumers' records has caused a flurry of concerned consumers rushing to protect their precious credit identity. Know that there's no "one price fits all" when requesting a credit freeze from each of the Credit Bureaus.



Definition by Experian: A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent, but may also delay or interfere with or prohibit the timely approval of any subsequent requests or application you make regarding new credit, loans or services

Credit Coaching System (CCS) found for you the following information through the Federal Trade Commission (FTC) website: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>.

Note that a credit freeze doesn't extend the privilege of a free credit report. A cost may not be assessed when Identity Theft has been suffered and the appropriate filings and documentation have been submitted to the designated Bureau website.

- **Equifax** — [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)
- **Experian** — <https://www.experian.com/freeze/center.html>
- **TransUnion** — <http://www.transunion.com/freeze>



Click here to find your State's law pertaining to credit freeze regulations and its allowed charges found at the federal government website National Conference of State Legislature: <http://www.ncsl.org/research/financial-services-and-commerce/consumer-report-security-freeze-state-statutes.aspx>.

In closing, Credit Coaching System doesn't endorse 3<sup>rd</sup>-Party providers offering to place a credit freeze in your behalf. Why? Because this will cost you the consumer more money and can potentially compromise your personal information.

**Credit Coaching System Advocates Do-It-Yourself (DIY).**