

Freezing Your Credit

Freezing your credit can be an option that prevents many potential headaches. At certain stages in life, you may no longer need to access credit scores and reports as frequently as other life stages. A good practice is to place a security freeze on your credit in these moments where you know you won't need to access your credit reports.

How it Works:

1. Place a Credit Freeze with each of the three companies by creating an account with each company.
 - a. [Equifax](#)
 - b. [Experian](#)
 - c. [TransUnion](#)
2. This Freeze restricts access to your credit reports for the purpose of extending credit in your name.
3. When you want to apply for credit, you can temporarily lift or permanently remove your security freeze.

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