

Credit Freezes

May 2024's Favorite of the Month was presented by George Kopenec. It is a continuation of the series about your credit and how to protect it. May's presentation was about **freezing** your credit reports.

Credit Freezes can be done by phone or over the internet. You can set up accounts at the credit reporting agencies thru which you can freeze or unfreeze your own credit. Everyone has their own Freeze meaning husbands and wives each get their own therefore six accounts total, three per spouse.

Equifax: Add a security freeze [online](#), call 888-298-0045 or mail a form.

Experian: Add a security freeze [online](#), call 888-397-3742 or mail a form.

TransUnion: Add a security freeze [online](#), call 800-916-8800 or mail a form.

Below is a link to a Credit Freeze article as well as a Credit Freeze presentation from APCUG. It's long but worth it.

<https://tinyurl.com/2wersew6> Credit Freeze Article

<https://tinyurl.com/59rcebf6> APCUG Presentation