PROTECT YOUR CREDIT

Freeze it before someone else uses it.

WHY THIS MATTERS

- IDENTITY THEFT IS INCREASING
- NEW CREDIT LINES CAUSE THE MOST DAMAGE
- FINANCIAL STRESS ESCALATES QUICKLY WHEN ACCOUNTS ARE OPENED IN YOUR NAME

FREEZING YOUR CREDIT STOPS IT BEFORE IT STARTS

WHAT A CREDIT FREEZE DOES

- BLOCKS NEW ACCOUNTS FROM BEING OPENED
- DOESN'T AFFECT YOUR EXISTING CARDS
- DOESN'T AFFECT YOUR CREDIT SCORE
- YOU CAN STILL USE YOUR CURRENT CARDS AS NORMAL

FREEZE YOUR CREDIT - ITS FREE

EQUIFAX: EQUIFAX.COM/PERSONAL/CREDIT-REPORT-SERVICES/CREDIT-FREEZE

EXPERIAN: EXPERIAN.COM/HELP/CREDIT-FREEZE

TRANSUNION: TRANSUNION.COM/CREDIT-FREEZE

GO DIRECTLY TO THE BUREAUS — DO NOT PAY FOR THIS

WHAT TO EXPECT

- YOU'LL RECEIVE A PIN OR CODE FROM EACH BUREAU
- KEEP THESE SOMEWHERE SAFE
- UNFREEZE REQUIRED FOR: MORTGAGE, CREDIT CARD, AUTO OR PERSONAL LOAN

EXTRA PROTECTION

- TURN ON TRANSACTION ALERTS FOR YOUR CARDS
- USE FREE CREDIT MONITORING (MANY CARDS OFFER IT)
- NO NEED FOR PAID MONITORING SERVICES

ALERTS + A CREDIT FREEZE = STRONG PROTECTION

SMALL STEPS CREATE LASTING FINANCIAL PROTECTION