

Did You Know:

You can freeze your credit so that no one can open up a credit card in your name?

Freezing your credit allows you to seal your credit reports. The added layer of security means that thieves can't establish new credit in your name even if they are able to obtain your personal information.

Freezing your credit does not affect your existing lines of credit or current credit cards. You can continue to use them as you regularly would even when your credit is frozen. If you need to refinance, open a new line of credit, or open a new card you would have to re-open your credit.

Residents of various states may also freeze the credit reports of their minor children. Visit the National Conference of State Legislatures to see what the law is in your state.

The cost ranges from \$3 to \$10 per person per bureau to freeze a credit report; a couple of states have higher fees.

In most states, your credit freeze remains permanently on your files until you request removal. But some states may remove your credit freeze automatically after seven years. So you will want to watch for this according to the Consumers Union's guide to security freeze protection.

Attached you'll find directions and links to assist you in obtaining your credit freeze or re-opening from each major bureau.

*This information provided is from sources deemed to be reliable and is provided solely for informational purposes.*

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