

Common questions

What is a security freeze?
A security freeze on your credit report is designed to prevent new services or loans from being granted in your name. It's important to understand that if you place a security freeze, it may delay the timely approval of credit applications that you initiate. It is your responsibility to unfreeze your credit report, and you will need to do this with all three credit reporting agencies.
How soon is the security freeze in place after I request it?
A freeze placed online using this system will be immediately placed on your credit report. After placing the freeze, you will receive a confirmation with a unique personal identification number (PIN) you will use to remove your freeze.
What's the cost of placing or removing a security freeze?
Fees to place or remove a security freeze vary by state. There is no fee for victims of identity theft, and certain states have exceptions based on age or other variables. To find out the specific requirements for placing or removing a security freeze in your state, please visit our state-specific information page .
How do I remove a security freeze from my credit report?
You can temporarily or permanently remove a security freeze from your credit report online by selecting the appropriate option at experian.com/freeze or 1 888 EXPERIAN. You may also submit your request to us by mail or at experian.com/upload . Once you place a freeze, we will provide your PIN and send you a confirmation letter explaining the process for removing the freeze. Residents of Washington, D.C. must submit their request to permanently remove a security freeze in writing.
Can I apply for new credit with a security freeze in place?
Once you place a security freeze, your credit report and credit information are essentially locked, and potential creditors or lenders will be advised that your credit report is frozen. You must first remove the security freeze in order to apply for credit, a loan, insurance, employment or any other service requiring accessing your credit history.
Will some entities still be able to review my credit file with a security freeze in place?
Some entities, such as government agencies and courts, and companies to whom you owe money still can access your credit report when a security freeze is in place. Placing a "security freeze" on your credit report prohibits us from releasing any information in your credit report without your express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of the existing account, for purposes of reviewing (account maintenance, monitoring, credit line increases and account upgrades and enhancements) or collecting the account. Your information also may be used for the purposes of prescreening as provided for by the federal Fair Credit Reporting Act, even if a security freeze is on the report.
Will adding a security freeze impact my credit worthiness?
No, a security freeze will not impact your credit worthiness or score, either positively or negatively.