



Your credit freeze guide

A free step you control, explained on one page.

A free step you control

A security freeze limits prospective lenders' access to your credit file, helping prevent new credit accounts being opened in your name. Federal law makes placing and lifting freezes free. A freeze does not affect your credit score.

Know the limits

A freeze does not stop theft from existing accounts or someone persuading you to send money to a scammer. Keep reviewing statements and verifying unexpected requests.

Contact each bureau separately

Use the official websites or phone numbers below and ask for a "security freeze." You do not need a paid monitoring subscription. Verify your identity directly with each bureau and keep its confirmation. Do not send Lookout your Social Security number, identity documents, passwords or verification codes.

Bureau	Website	Phone
Equifax	www.equifax.com/personal/credit-report-services/	1-888-298-0045
Experian	www.experian.com/help/	1-888-397-3742
TransUnion	www.transunion.com/credit-help	1-888-909-8872

If online verification does not work, call the number above or use the mail instructions on that bureau's official website.

When you need a credit check

Ask the lender which bureau it uses. Through that bureau's official process, request a temporary lift for the dates needed. Allow time for identity verification and processing. Afterward, confirm the freeze is back in place. Keep your login and recovery details somewhere secure that you can access.

Your next step is your choice

You can set up freezes yourself for free using this guide. Lookout's optional 20–30-minute education session is free, with no obligation to hire us. If you become a client, we can guide you through setup during onboarding at no additional charge. You keep control of each account.

If you suspect identity theft

Contact the affected bank using a trusted number and visit www.IdentityTheft.gov for recovery steps. A freeze alone does not resolve existing fraud.

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Sources: FTC credit freeze guidance (consumer.ftc.gov) and CFPB security freeze guidance; bureau phone numbers as published by Mass.gov. Reviewed September 22, 2026. General education; no guarantee against fraud.