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By Susan Grant, Director of Consumer Protection and Privacy, Consumer Federation of America

In response to the Equifax data breach, many consumers are asking the credit reporting agencies to put a security freeze on their credit files. That's certainly a good idea if your Social Security number and other personal information were exposed in this breach (you can go to w ww.equifaxsecurity2017.com , click on "Was I Impacted?" and put in your last name and last 6 digits of your Social Security number to find out). It's something that you might want to consider even if you weren't affected, because as we've previously explained , a freeze can protect you from certain types of identity theft. Until November 21, 2017, Equifax is offering an identity theft service, for which it normally charges a monthly fee, free for a year to any individuals who want to enroll in it, regardless of whether their information was involved in the breach. This service includes the option to "lock" your Equifax credit file. The lock has exactly the same effect as a security freeze. But you don't have to enroll in this service or use the lock feature to protect your Equifax credit file. You can ask Equifax to freeze your file by:

- Going to freeze.equifax.com ;
- Calling 1-800-685-1111 (New York residents should call 1-800-349-9960);
- Or sending your request in writing to Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348. If you mail a freeze request you will have to send proof of your identification.

And now through January 31, 2018 Equifax is waiving the small fee that it normally charges to set a freeze, lift it, or remove it. So what are differences between locking and freezing your credit file? For one thing, if you lock your Equifax file through the free identity theft service, it will only stay locked for 12 months, when the service ends. On the other hand, if you put freezes on your files at Equifax and the other two major credit reporting agencies, Experian and TransUnion, they will last until you remove them. You can lift a freeze temporarily if you need to allow someone to check your credit file and then reset it, and you can permanently remove freezes whenever you choose. All three credit reporting agencies sell locking services, usually bundled with credit monitoring and other services. TransUnion offers one of its locking services

for free, but if you look at the terms, which refer you to the company's privacy policy, you discover that in order to get that free service you must allow your personal information data to be used to deliver "targeted" ads to you. Equifax has just announced that it's going to offer free locking for life starting at the end of January 2018. We don't know the details yet – will there be strings attached? That remains to be seen. Advertisements for locking services often emphasize how easy and quick they are to use. The process to set and lift freezes may take a bit longer and not be as seamless, but it's not hard to do. You may have to pay a small fee each time you want to set, lift and reset a freeze (some state laws entitle residents to get freezes free in certain circumstances; you can find that information in the sections about freezes on the credit reporting agencies' websites). Even if you have to pay, it might add up to less than the cost of subscribing to a service that includes a lock. Ultimately, we'd like to see free freezes for everyone and the ability to set and lift them made simpler and faster. To freeze your credit files at TransUnion and Experian, see below.

Request a TransUnion Credit Freeze
Request an Experian Credit Freeze

Online: https://freeze.transunion.com

Phone: 888-909-8872

Mail:
TransUnion LLC
P.O. Box 2000
Chester, PA 19016

Online: https://www.experian.com/freeze/center.html

Phone: 888-397-3742

Mail:
Experian Security Freeze
P.O. Box 9554

Allen, TX 75013