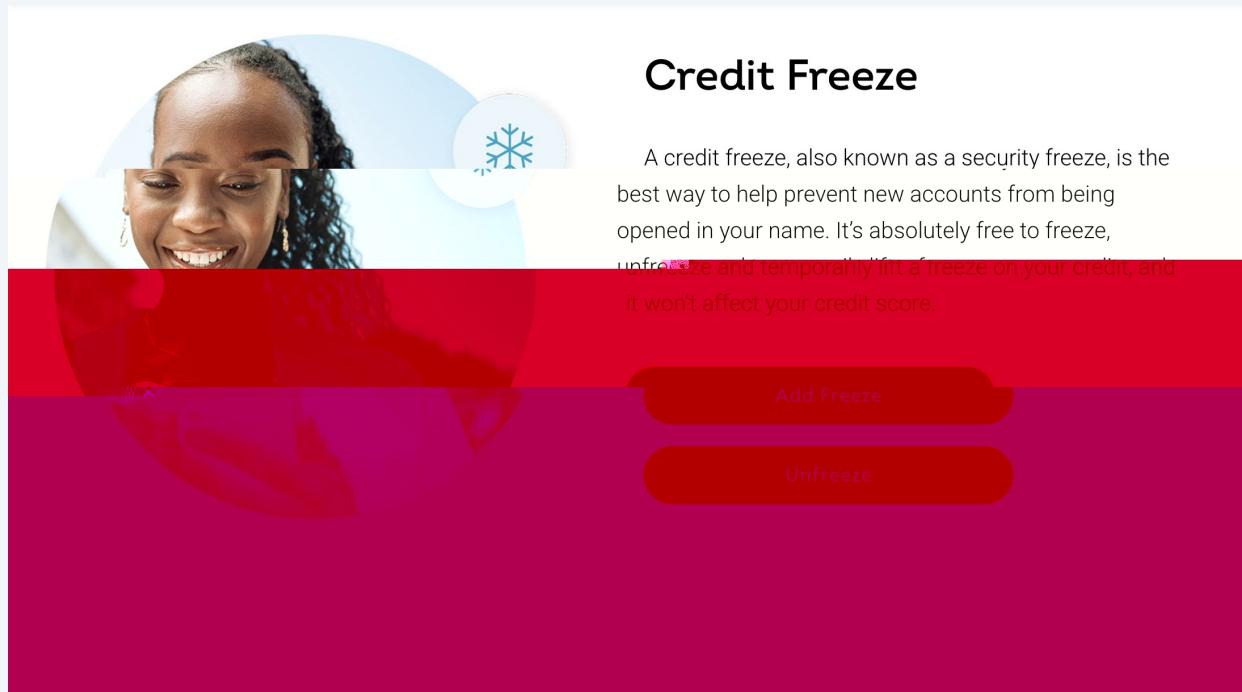


TransUnion Credit Freeze

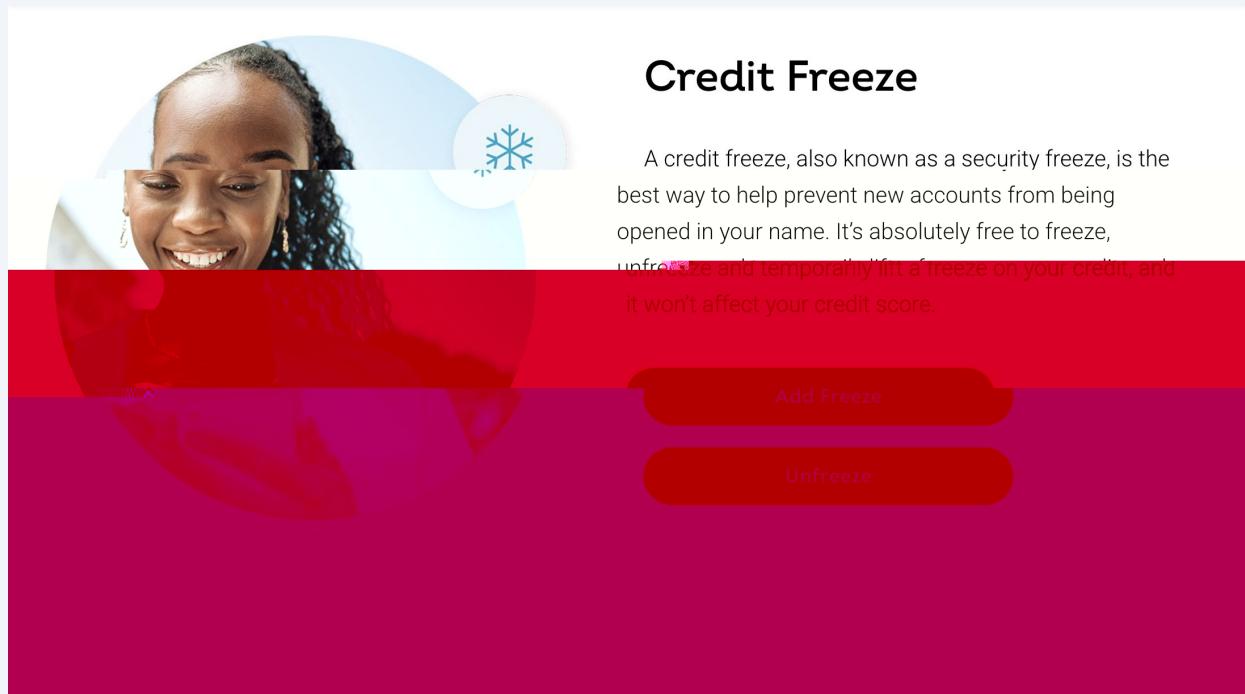
Scribe[≡]

1

Navigate to <https://www.transunion.com/credit-freeze?atvy=%7B%22305638%22%3A%22Experience+A%22%7D>



- 2 Click on the three lines at the top.



- 3 Click "Sign Up For Free"

A screenshot of a sign-up form. The form has four sections with dropdown arrows: "Your Credit", "Education", "About", and "Credit Support". At the bottom is a yellow horizontal button with the text "Sign Up For Free" in white. A red circle highlights the word "Free" in the button's text.

- 4 Click "Sign Up For Free" one more time.



- ✓ Create an account in minutes.
- ✓ See your score right away.
- ✓ Get notified any time there's a critical TransUnion credit profile change.
- ✓ Get access to personalized offers based on YOUR credit health.

Sign Up For Free

No credit card required

Your path to financial wellness

Use TransUnion free tools to monitor, understand, and manage your credit.

- 5 Enter all required information to create your account. Once that is complete, there will be a verification and confirmation process through the email address you sign-up with. We recommend you set up MFA for this account using your preferred method. (Don't forget to add that method to the asset attribute table!)

TransUnion

Step 1: Find Your Info

Your FREE scores, reports & monitoring are moments away

Personal Info We Collect

Mobile phone number
() -

We'll send a text to this number in the next step.

Email address

XXX - XX - Last 4 digits of SSN

By providing the last 4 digits of your social security number, we will attempt to pre-fill the remaining information needed to set up your account as well as retrieve your credit information. This will also help protect you from unauthorized access.

Your credit score is calculated based on the **VantageScore® 3.0 model**. Lenders and insurers may use different scores to evaluate your eligibility.

By clicking "Get Started" below, I accept and agree to TransUnion Interactive, Inc.'s ("TUI") Terms of Service and Privacy Notice. I consent to receive a one-time verification text from TUI to confirm my identity and to receive text notifications for account verification, support, and transactional messages, including some credit monitoring alerts and profile updates. Message and data rates may apply. Message frequency varies. To stop text notifications, reply "STOP" to any message from us. For assistance, reply "HELP".

- 6 Once you sign-in, you will see a dashboard with your credit score. Scroll down to "MANAGING YOUR CREDIT" and click "Credit Freeze".

The screenshot shows a user interface for managing credit. At the top, there is a header bar with the text "VERY GOOD (3)" on the left and "Last updated: 12/17/25" on the right. Below this is a button labeled "Show More Offers". A blue header bar labeled "MANAGING YOUR CREDIT" is visible. Underneath, there is a section titled "Directly from our Service Center" with a circled "Credit Freeze" button highlighted. Other options include "Credit Dispute", "All Service Center Options", "Manage Freeze", "Manage Disputes", and "View Options". A yellow "UPGRADE" button is located below these. Below this section are five dark blue boxes: "Credit Reports (3-Bureaus)", "Credit Monitoring (3-Bureaus)", "Credit Calendar", "ID Theft Restoration Services", and "Credit Score Estimator", each with a "Learn more" link.

- 7 Click "Continue".

The screenshot shows the "Welcome back to the TransUnion Service Center" page. It includes a reminder about agreeing to the Terms of Service and obtaining credit report information. A large orange circle highlights the "CONTINUE" button at the bottom of the page.

8 Click "Add Freeze"

Your report does not have a credit freeze in place:



AVAILABLE

ADD FREEZE

[What is a credit freeze?](#)

Feedback

FAQ

9 Click "Continue"

Prevent lenders from checking your TransUnion credit report to open a new account, by adding a credit freeze now. Please note if you have a freeze on your credit report, you will need to temporarily lift or remove it before you apply for credit. [View your consumer rights](#)

Once your credit freeze is in place, you may:

- ⌚ Leave the freeze in place to ensure your credit report is not accessible for new-credit applications
- ⌚ Or, you may temporarily lift your freeze to allow lenders to see your report for a limited period of time. You may also choose to remove the credit freeze entirely, it's up to you.

CONTINUE

[Cancel](#)

Feedback

Chat Now

10 Click "Continue"

You have now:

- Prevented others from viewing your TransUnion credit report*
- Helped prevent identity thieves from getting credit in your name

[View your consumer rights](#)

CONTINUE

Important information about Credit Freeze:

The credit freeze will prevent new lenders from checking your TransUnion credit report to open a new account. To restrict access to your credit report at other consumer reporting agencies, you must contact them directly. Remember that while a credit freeze prevents most third party access to your credit report, a third party may access a frozen report in certain circumstances. Those circumstances may include collection activities, review of existing accounts, child support collection, and court orders.

  Chat Now

11 Now, your TransUnion credit report is frozen.

To temporarily unfreeze the report, click "Temporarily Lift Freeze".

Your Report is:



FROZEN

REMOVE FREEZE

 What's this?

TEMPORARILY LIFT FREEZE

 What's this?

12 Click and enter the "Start Date" field.

A lift that you schedule to start today will begin 15 minutes after you receive confirmation that the lift has been added. If you set the start date in the future, the lift will begin at 12:01 a.m. Central Time (CT) on the start date and end at 11:59 p.m. CT on the day before the end date. For example, a lift with the date range of January 1st to January 8th would begin at 12:01 a.m. on the first and end on the 7th at 11:59 p.m. CT.

Lifts can be scheduled to start up to 15 days in advance. If you wish to set a lift for a date more than 15 days from today, please log in closer to the date when you want your lift to start.

[View your consumer rights](#)

Choose the details of your lift

Start Date

mm/dd/yyyy



End Date

mm/dd/yyyy



CONTINUE

[Cancel](#)

Chat Now

Feedback

13 Click and enter the "End Date" field.

A lift that you schedule to start today will begin 15 minutes after you receive confirmation that the lift has been added. If you set the start date in the future, the lift will begin at 12:01 a.m. Central Time (CT) on the start date and end at 11:59 p.m. CT on the day before the end date. For example, a lift with the date range of January 1st to January 8th would begin at 12:01 a.m. on the first and end on the 7th at 11:59 p.m. CT.

Lifts can be scheduled to start up to 15 days in advance. If you wish to set a lift for a date more than 15 days from today, please log in closer to the date when you want your lift to start.

[View your consumer rights](#)

Choose the details of your lift

Start Date

mm/dd/yyyy



End Date

mm/dd/yyyy



CONTINUE

[Cancel](#)

Chat Now

Feedback

14 Click "Continue"

A lift that you schedule to start today will begin 15 minutes after you receive confirmation that the lift has been added. If you set the start date in the future, the lift will begin at 12:01 a.m. Central Time (CT) on the start date and end at 11:59 p.m. CT on the day before the end date. For example, a lift with the date range of January 1st to January 8th would begin at 12:01 a.m. on the first and end on the 7th at 11:59 p.m. CT.

Lifts can be scheduled to start up to 15 days in advance. If you wish to set a lift for a date more than 15 days from today, please log in closer to the date when you want your lift to start.

[View your consumer rights](#)

Choose the details of your lift

Start Date

12/17/2025



End Date

12/18/2025



CONTINUE

[Cancel](#)

Chat Now

Feedback

15 Click "Continue" one more time.

you set.

Parties with a permissible purpose to receive your credit report during this period will be allowed access. To learn more about permissible purpose, [visit our Freeze FAQ](#)

Lift begins on: 12-17-2025

Lift ends on: 12-18-2025

[View your consumer rights](#)

CONTINUE

Important information about Credit Freeze:

The credit freeze will prevent new lenders from checking your TransUnion credit report to open a new account. To restrict access to your credit report at other consumer reporting agencies, you must contact them directly. Remember that while a credit freeze prevents most third party access to your credit report, a third party may access a frozen report in certain circumstances. Those circumstances may include collection activities, review of existing accounts, child support collection, and court orders.

TransUnion

Ad

Feedback

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Now your credit report is temporarily unfrozen. After the end date (12/18/2025 in this example), the credit report will automatically be frozen again.

To remove your temporary lift, click "Remove Temporary Lift".

The screenshot shows a web interface for managing a credit freeze. At the top, it says "The credit freeze on your report is:" followed by a blue snowflake icon with a circular "0" in the center, indicating no freeze. Below this, the text "TEMPORARILY LIFTED" is displayed in large, bold, black capital letters. There are two main buttons at the bottom: "REMOVE FREEZE" on the left and "REMOVE TEMPORARY LIFT" on the right. The "REMOVE TEMPORARY LIFT" button is highlighted with a thick orange circle. A "Feedback" link is visible on the far right edge of the screen.

17

Click "Continue"

The screenshot shows a confirmation dialog titled "Manage Access to your Credit Report". It informs the user that removing the temporary lift will re-freeze the TransUnion credit report. It includes a link to "View your consumer rights". A question "Do you want to proceed in removing your lift?" is asked, with "CONTINUE" and "Cancel" buttons below. The "CONTINUE" button is highlighted with a thick orange circle. A "Feedback" link is visible on the far right edge of the screen.

FAQ

Chat Now

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Click "Continue" one more time, and your TransUnion credit report will be frozen again.

You've now:

- Securely blocked others from viewing your TransUnion credit report
- Helped to prevent identity thieves from getting credit in your name

When you are ready to apply for a new loan or credit card, simply log in to lift your freeze and allow new lenders access to your credit report.

[View your consumer rights](#)

CONTINUE

Feedback

TransUnion^{tu}

Get your score & credit monitoring for free

Daily TransUnion® reports & scores



 Chat Now

Ad