

# Equifax Security Freeze

Scribe<sup>TM</sup>

1

Navigate to:

<https://www.equifax.com/personal/credit-report-services/free-credit-reports/>

2

Click "GET STARTED"

## Free Credit Reports

You may already know that there are multiple ways you can get a free credit report. You can get free Equifax credit reports at [annualcreditreport.com](https://annualcreditreport.com).<sup>1</sup> You can also receive free Equifax credit reports with a myEquifax account. Just look for "Equifax Credit Report" on your myEquifax dashboard.

[¿Desea su informe de crédito de Equifax en español?](#)

 GET STARTED

## How can I get a free credit report?

Here are some of the ways to get a free copy of your Equifax credit report.



- 3** Fill in the information required to set up your account.

### Personal information

First name

An orange circle highlights the first name input field.

Last name

Date of birth (MM/DD/YYYY)

SSN or ITIN (XXX-XX-XXXX)

A small lock icon is located at the end of this input field.

Your Social Security number helps us locate your credit report and verify your identity.

Mobile number (XXX-XXX-XXXX)

4

After entering all required information, there will be a verification and confirmation process through the email address you sign-up with.

City

State  
 Select state ▾

ZIP code

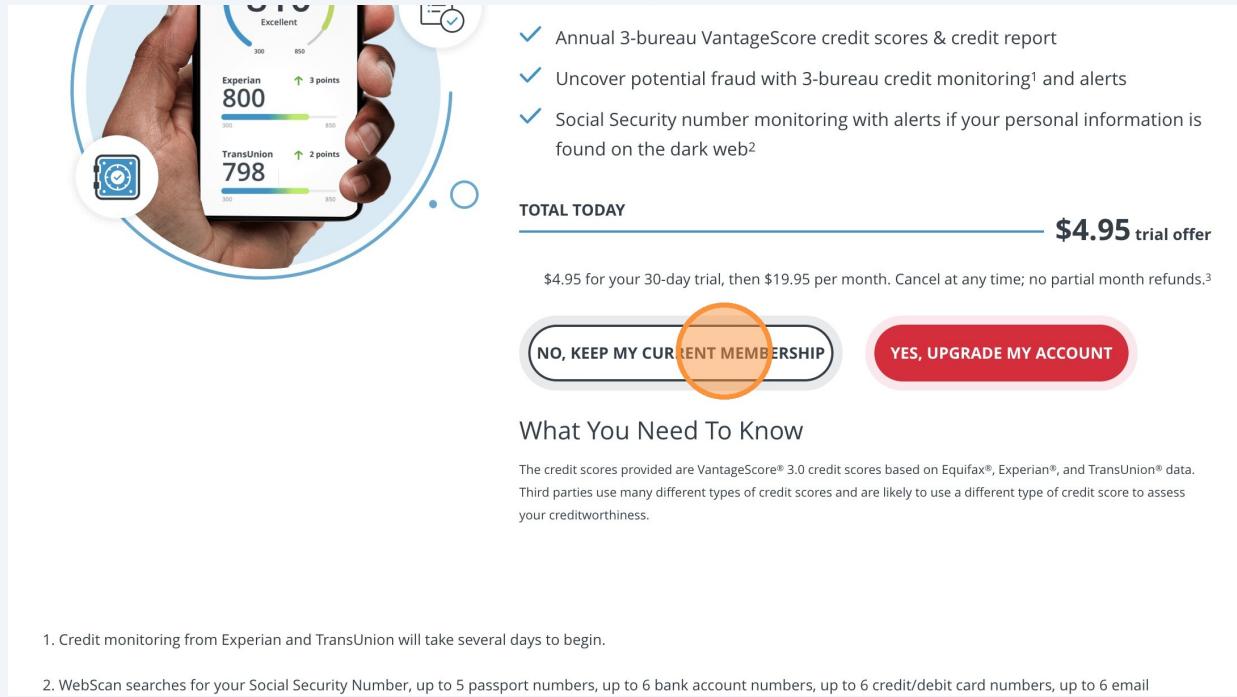
I'm not a robot   
reCAPTCHA  
Privacy - Terms

 Continue

 SECURED BY SECTIGO

 Privacy Policy

- 5 After creating an account, try log into your Equifax account. Make sure to click "No, Keep My Current Membership" when it presents an upgrade option. The free version is sufficient for credit freezes and day-to-day needs.



The screenshot shows a hand holding a smartphone displaying the Equifax mobile application. The app interface includes:

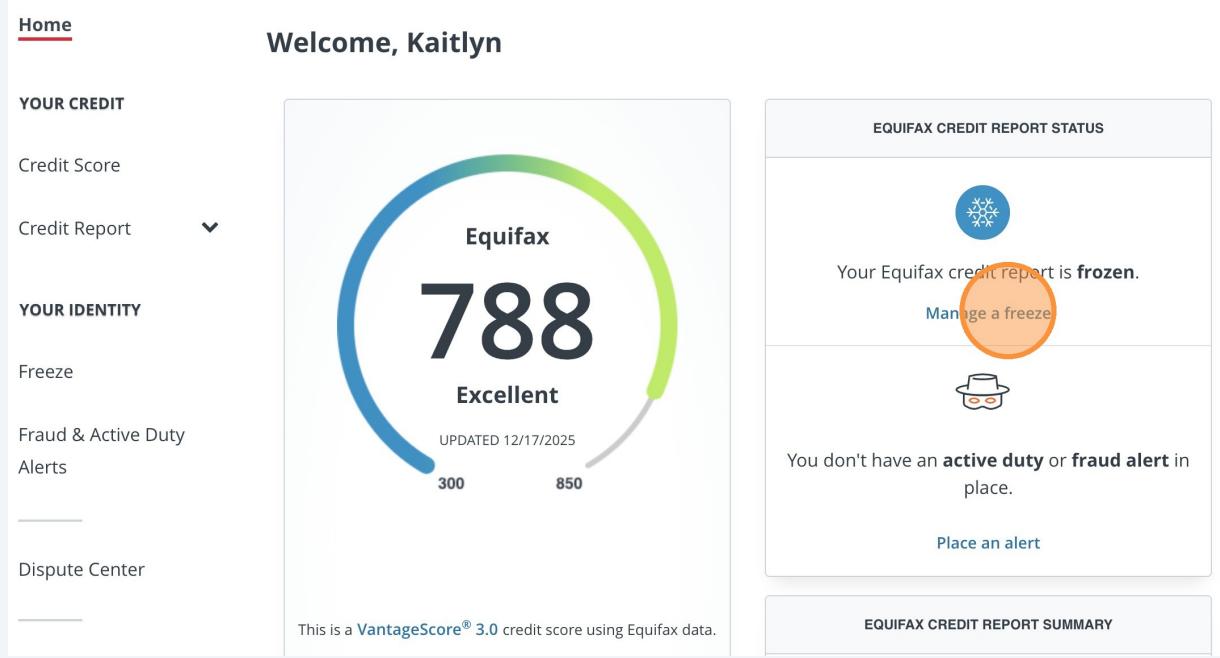
- A circular icon with a padlock and a key.
- Two credit scores: Experian 800 (Excellent) and TransUnion 798 (Excellent).
- A progress bar indicating 3 points.
- A list of benefits:
  - ✓ Annual 3-bureau VantageScore credit scores & credit report
  - ✓ Uncover potential fraud with 3-bureau credit monitoring<sup>1</sup> and alerts
  - ✓ Social Security number monitoring with alerts if your personal information is found on the dark web<sup>2</sup>
- A "TOTAL TODAY" section showing "\$4.95 trial offer".
- A note: "\$4.95 for your 30-day trial, then \$19.95 per month. Cancel at any time; no partial month refunds.<sup>3</sup>"
- Two buttons at the bottom: "NO, KEEP MY CURRENT MEMBERSHIP" (circled in orange) and "YES, UPGRADE MY ACCOUNT".

**What You Need To Know**

The credit scores provided are VantageScore® 3.0 credit scores based on Equifax®, Experian®, and TransUnion® data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

1. Credit monitoring from Experian and TransUnion will take several days to begin.  
2. WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email

- 6 To put a credit freeze on your account, click "Manage a freeze" from your dashboard.



The dashboard features:

- Home** (highlighted)
- Welcome, Kaitlyn**
- YOUR CREDIT** section:
  - Credit Score: 788 (Excellent)
  - Credit Report: (dropdown menu)
- YOUR IDENTITY** section:
  - Freeze: (button circled in orange)
  - Fraud & Active Duty Alerts: (button)
  - Dispute Center: (button)
- EQUIFAX CREDIT REPORT STATUS** section:
  - Icon: Snowflake (frozen status)
  - Text: Your Equifax credit report is **frozen**.
  - Button: Manage a freeze (circled in orange)
- EQUIFAX CREDIT REPORT SUMMARY** section:
  - Icon: Hat and mask (fraud alert)
  - Text: You don't have an **active duty** or **fraud alert** in place.
  - Button: Place an alert

This is a VantageScore® 3.0 credit score using Equifax data.

- 7 Click "Manage a freeze" one more time.

**YOUR CREDIT**

Credit Score

Credit Report ▾

**YOUR IDENTITY**

Freeze

Fraud & Active Duty Alerts

Dispute Center

Products for You

**YOUR FEATURED SAVINGS**

Your Equifax credit report is **frozen**.

MANAGE A FREEZE

A blue circular icon with a snowflake symbol is displayed above the status message. The "Manage A Freeze" button is highlighted with an orange circle.

**What is a security freeze?**

- ✓ A security freeze is one step you can take to help prevent access to your Equifax credit report to open new credit accounts.
- ✓ Security freezes are federally regulated and should be temporarily lifted or permanently removed each time you apply for credit

- 8 Click "Freeze my account". If it is already frozen like this example, you have the option to "Temporarily lift a security freeze" for situations that require your credit report to be accessed (i.e. when opening a new credit card).

Would you like to **lift or remove a security freeze** on your Equifax credit report?

You can temporarily lift or permanently remove the freeze from your Equifax credit report for free, so it's available to potential lenders or creditors.

Temporarily lift a security freeze

Permanently remove a security freeze

CONTINUE

- 9 To temporarily lift a security/credit freeze, click "continue"

You can temporarily lift or permanently remove the freeze from your Equifax credit report for free, so it's available to potential lenders or creditors.

Temporarily lift a security freeze

Permanently remove a security freeze

CONTINUE

BACK



- 10 Click on the calendar icon to select the date you want to start your credit freeze from.



When would you like to **temporarily lift** your security freeze?

From

MM/DD/YYYY

Through

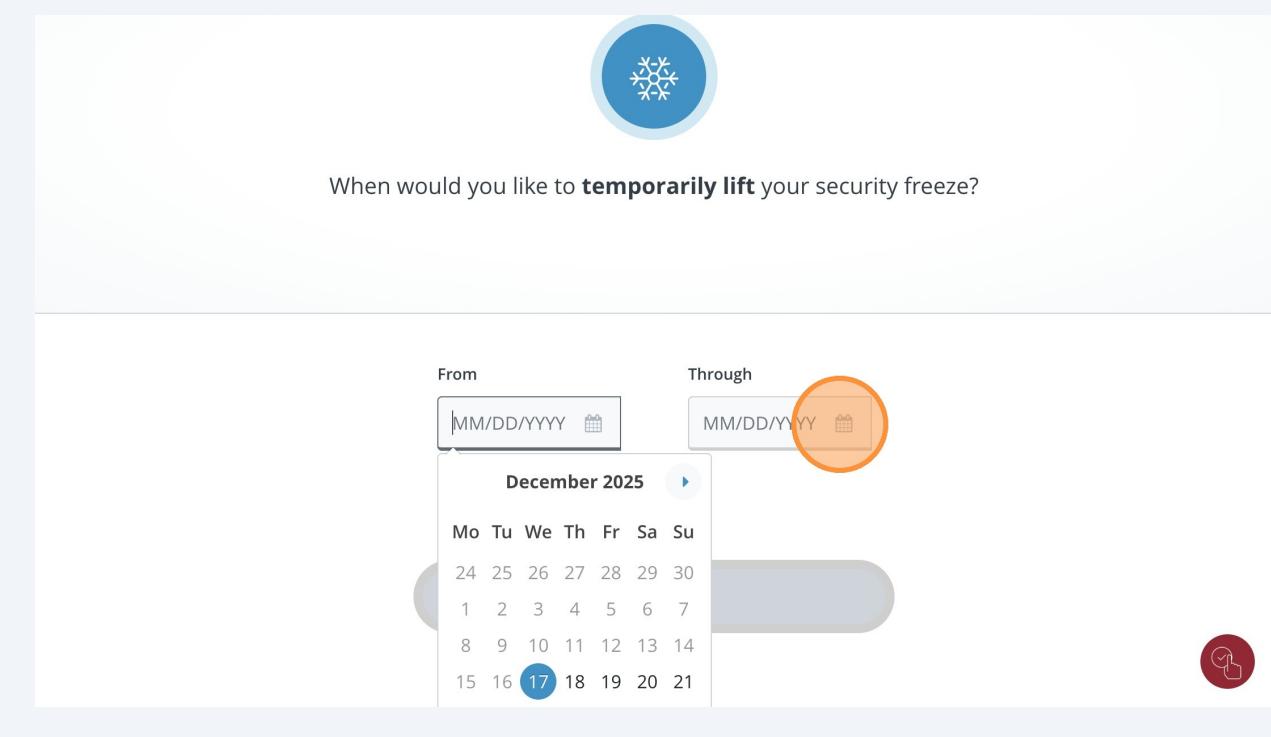
MM/DD/YYYY

CONTINUE

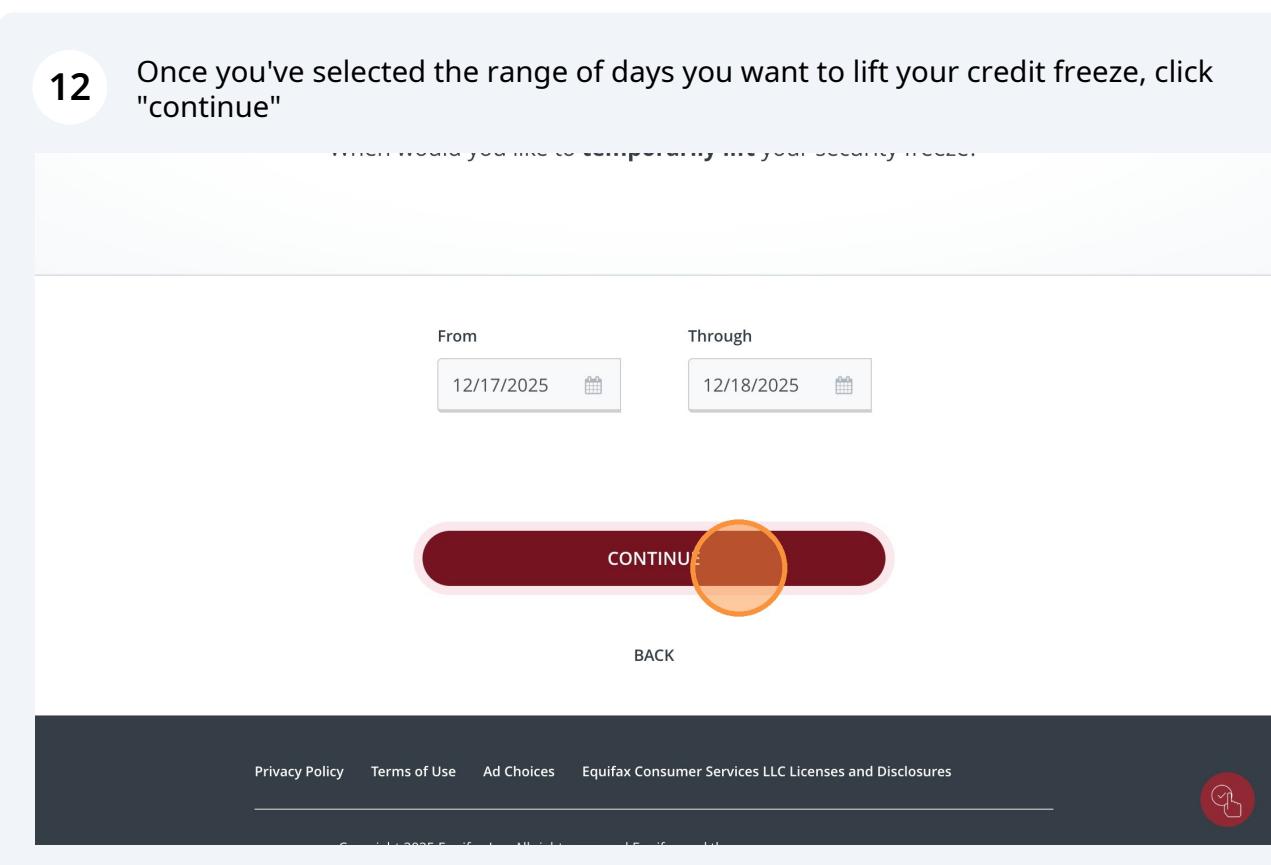
BACK



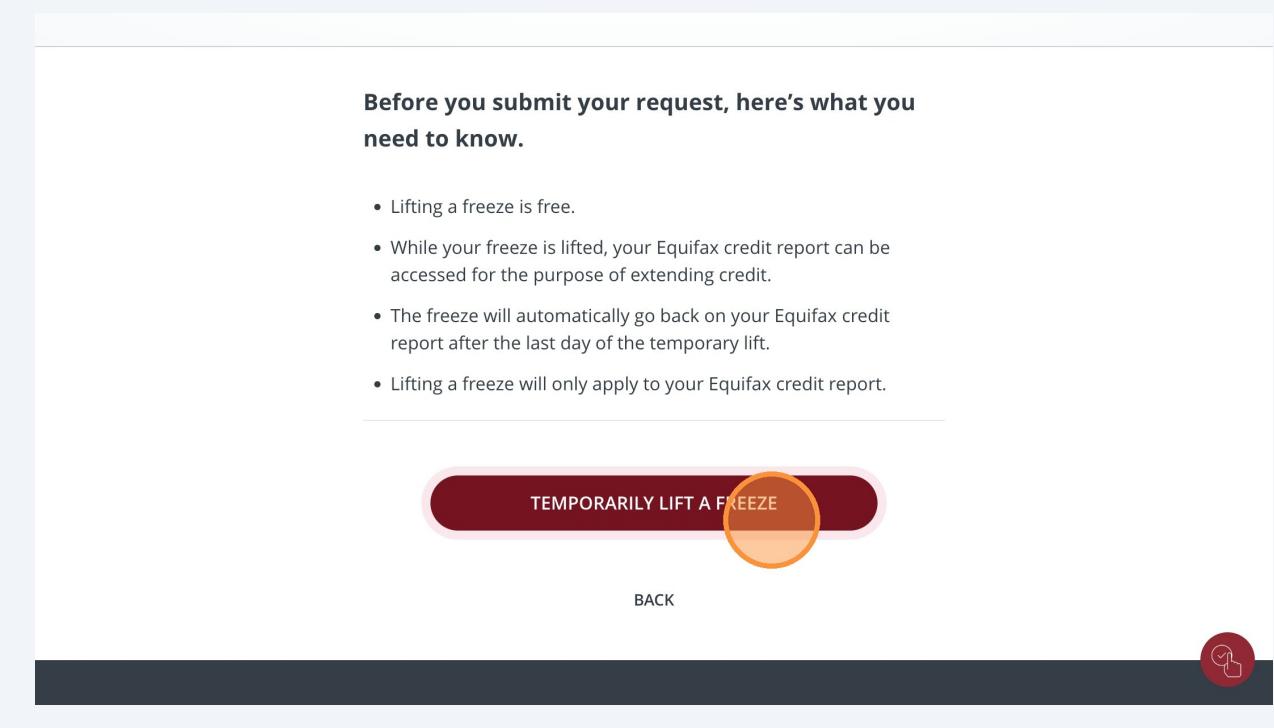
- 11** Do the same for the end date.



- 12** Once you've selected the range of days you want to lift your credit freeze, click "continue"



**13** Click "TEMPORARILY LIFT A FREEZE"



**14** Then, Equifax will take you back to the dashboard page. Here you can see that the credit freeze is temporarily lifted until the end date selected in [Step 12](#). After 12/18/2025, this account's Equifax credit report will be frozen once again.

The screenshot shows the Equifax dashboard. On the left, a sidebar menu includes "Home" (which is underlined in red), "YOUR CREDIT" (with "Credit Score" and "Credit Report" listed), "YOUR IDENTITY" (with "Freeze", "Fraud & Active Duty Alerts", "Dispute Center", and "Products for You" listed), and a "Manage" button. The main content area features a large circular "Equifax Credit Score" summary. The score is 788, labeled "Excellent", and updated on 12/17/2025. The scale ranges from 300 to 850. Below the score, it says "This is a VantageScore® 3.0 credit score using Equifax data." To the right of the score summary is a "EQUIFAX CREDIT REPORT STATUS" section. It shows a blue icon of a snowflake and the text: "You have **temporarily lifted** your Equifax credit report freeze through 12/18/2025." Below this is a "Manage a freeze" button, which is circled in orange. Further down is a section with a "hat" icon and the text: "You don't have an **active duty** or **fraud alert** in place." Below this is a "Place an alert" button. At the bottom right is a "EQUIFAX CREDIT REPORT SUMMARY" section.