

# Help protect your identity

## How to freeze your credit

### Your credit is a powerful tool.

A credit freeze restricts access to your credit report, making it harder for fraudsters to open new accounts in your name. It's free, secure, and doesn't affect your credit score.

A credit freeze can be a smart choice if you:

- Want to help prevent identity theft before it happens
- Have experienced a data breach or suspicious activity on your financial accounts
- Are protecting a child's or loved one's identity
- Aren't planning to apply for new credit right away

### Need to apply for credit later? No problem.

Freezing your credit doesn't lock it forever. You can lift the freeze temporarily or remove it entirely whenever you're ready.

- Choose a timeframe or a specific lender to allow access
- Use the secure PIN or password provided by each bureau
- Lift the freeze online or by phone. Most requests are processed instantly

A credit freeze is flexible protection that moves with you.

### Contact Huntington

If you suspect you may be a victim of fraud, contact your banker, call us at (800) 480-2265 or visit [huntington.com/Security](https://www.huntington.com/Security).

### Freeze your credit at all bureaus

Contact each of the three credit bureaus individually. Have your Social Security number, date of birth, and other personal info ready. You may be asked to create an account with each bureau.

#### Equifax

[www.equifax.com](https://www.equifax.com) > Credit Report Help > Place a security freeze  
1-800-349-9960

#### Experian

[www.experian.com/help/credit-freeze](https://www.experian.com/help/credit-freeze)  
1-888-397-3742

#### TransUnion

[www.transunion.com/credit-freeze](https://www.transunion.com/credit-freeze)  
1-888-909-8872

When you freeze your credit, each bureau typically provides a secure PIN or password. You'll need this to lift or remove the freeze, so keep it safe!