

Most experts are suggesting you put a **credit freeze** on your credit bureau accounts. **North Carolina Law allows you to put a freeze on your accounts free of charge.** With a freeze, no one can open new credit in your name, without first lifting the freeze (they would have to know the PIN you or the bureau sets up).

Where do I begin?

To place a freeze on your credit reports, you need to call the credit reporting companies or click the links below. There are three big ones — Equifax, Experian and TransUnion — and one smaller one, Innovis. We recommend freezing your credit at all four, if you feel this is right of you. Here are the numbers to call:

- Equifax — [1-800-349-9960](tel:1-800-349-9960)
- Experian — [1-888-397-3742](tel:1-888-397-3742)
- TransUnion — [1-888-909-8872](tel:1-888-909-8872)
- Innovis — [1-800-540-2505](tel:1-800-540-2505)

Additional information on credit freezes:

- **For Equifax** https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp
- **For Experian** <https://www.experian.com/ncaonline/freeze>
 - more info at: <http://www.experian.com/blogs/ask-experian/credit-education/preventing-fraud/security-freeze/north-carolina/>
- **For TransUnion** <https://www.transunion.com/credit-freeze/place-credit-freeze>
- **For Innovis** <https://www.innovis.com/personal/securityFreeze>

What kind of information will I be asked to provide?

Personal information, including your name, address, date of birth and Social Security number and you will need to verify some accounts they have on file for you.

Can I initiate a credit freeze online?

You can, but you should make sure you use a **secured computer** and look for the lock icon in the menu (web address bar).

Please continue to be wary of any emails or calls about the data breach-[there are new scams popping up trying to further put consumers at risk.](#) **Never give out personal information when someone calls you or sends you an email.**

Remember to monitor all of your accounts, especially financial ones to ensure you are aware of all transactions.

Suggestions:

1. Change your passwords every 4 to 6 months
2. Do not use the same password for multiple accounts
3. Set up alerts on your accounts so you are aware of all activity quicker
4. Never give out person information unless you initiate the call.

5. Remember the IRS does not call. All communication is done via mail.
6. If any reputable institution calls you and you believe the call is legitimate but they are requesting personal information, tell them you will call them back, but use a number that is associated with your account, not one they give you or the one they called from.
- 7. Remember some scams occur in tax season where bogus returns are filed in order to get refunds. You should consider filing your taxes as early as you can to ensure someone doesn't file a false return in your name.**