

# Free Credit Freezes Are Coming Soon.

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EINPresswire.com/ -- [Free Credit Freeze Soon To Be Offered To All U.S.Consumers.](#)

If you are concerned about your credit report, then you will be happy to know that you will be able to get a free credit freeze soon. Credit freezes are designed to protect your credit. In the past, they were not free.

## How A Credit Freeze Works

A credit freeze makes it difficult to access your credit report. This makes it a lot harder for potential thieves to steal your information. You will get a pin number every time that you want to freeze and unfreeze your credit.

You can freeze your credit score without any penalties. However, you used to have to pay a fee for this. The state that you live in is one of the factors that determined how much you have to pay. However, you will be able to freeze your credit report for free starting on September 21.

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You can unfreeze your credit when you decide to apply for a new loan or credit card. If you want to freeze your credit, then you will have to go to the credit bureaus' websites.”

*Patrick Mansfield*

You can unfreeze your credit when you decide to apply for a new loan or credit card. If you want to freeze your credit, then you will have to go to the credit bureaus' websites. The credit bureaus are required to freeze your credit within one business day.

## Freeze Your Children's Credit

Children also have a FICO score. You can also request that your children's credit to be frozen. The child's credit will be frozen until they are old enough to access it themselves.

There are many states that allow you to freeze your children's credit. If your children are under the age of 16, then you will be able to freeze their credit for free. This is important because more children are becoming victims of identity theft. Furthermore, their information is not closely monitored, which makes them even more vulnerable.



Credit Report Freeze

## A Year-Long Fraud Alert

A fraud alert lets businesses know that they should check with you before opening a new account. The fraud alerts typically last 90 days. However, they will soon last for one year. People who have been a victim of identity theft will be able to get a fraud alert for up to seven years.

## Why Credit Freezes are Important

It makes sense to freeze your credit. It will not only protect your credit score, but it will also keep you from being a victim of identity theft. You will be able to rest assured that all of your financial information is kept safe. If you are concerned about your credit and financial future, then it is a good idea to freeze your credit.

See Also:

[Consumers Annual Credit Report.](#)

[Fair Credit Reporting Act.](#)

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