



PERSONALIZED  
FINANCIAL  
SOLUTIONS LLC

**Todd M. Seymour**  
**28163 US Highway 19 N, Suite 205**  
**Clearwater, Florida 33761**  
**PHONE 727.754.4401**  
[todd.seymour@pfs.investments](mailto:todd.seymour@pfs.investments)

### ***How To Establish A Security Freeze On Your Credit***

Below you will find information on the steps you need to take to “freeze” your credit, or better yet, “lock down” your Social Security Number. You will each need to go through the process individually and you must do this with all three agencies.

Here are the contacts for each credit agency:

- Equifax; 1-800-685-1111
- Experian; 1-888-397-3742 – option 2
- TransUnion; 1-888-909-8872

The “credit freeze” actually blocks your credit report and allows you to obtain a PIN that only you can then “thaw” your credit if you need to apply for a new loan (mortgage, car, etc.). **It is vital that you keep the PIN in a secure location** and even provide our office the PIN to keep in your file if you should ever misplace the letter you will receive.

Freezing your credit does not impact any existing loan, line-of-credit or credit cards it is purely for new applications. There also may be a small one-time fee (\$3 to \$10) per person, per bureau to freeze your score, but typically it is free for each of the above.

When you call the above numbers, it is an automated system that will ask you to verify your identity through a series of questions only you know. One of those items will be to verify your Social Security Number which is completely fine to provide them since they already have all your information on file.

If you should have any questions, please feel free to call us anytime.

Best regards,

**PERSONALIZED FINANCIAL SOLUTIONS**

**By:**

**Todd M. Seymour**