

Credit Report Freeze

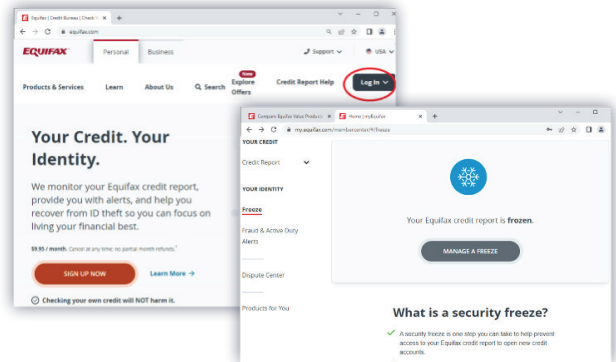
**PROTECT YOURSELF FROM IDENTITY
THEFT AND FRAUD**

Identity theft occurs every 22 seconds in the US. Large-scale data breaches put private information, such as social security numbers at risk. Bad actors use this information to apply for loans, open credit cards, and start new accounts in your name. Freezing your credit report with the three leading bureaus is a powerful tool to protect yourself. It's free, easy, and you can unfreeze your credit at any time. LifeLock and other paid services can perform a freeze for you.

INSTRUCTIONS TO FREEZE YOUR CREDIT REPORT WITH EACH OF THE THREE MAJOR BUREAUS:

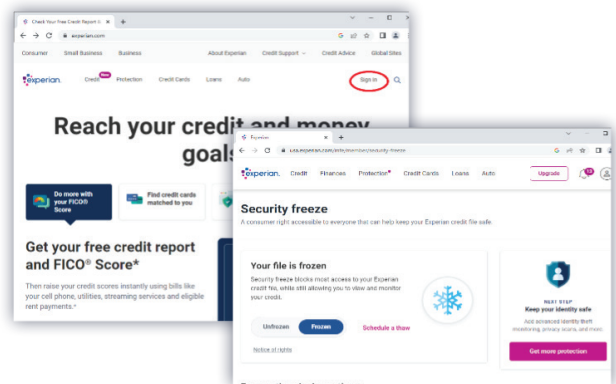
✓ Equifax

- Visit [equifax.com](https://www.equifax.com)
- Click “Log In” button (circled in red in the picture)
- On next screen, click “Choose My Plan” button
- On the following screen, choose “Free Plan” (don't worry if it doesn't mention credit freeze)
- Click “Manage a Freeze”
- Read what it is and how it works
- Click “Manage a Freeze” to turn freeze on or off
- You also receive a free annual credit score report



✓ Experian

- Visit [experian.com](https://www.experian.com)
- Click “Sign In” button (circled in red in the picture)
- On next screen, choose “Sign Up For Free” and create account
- No need to upgrade to paid account
- Scroll down to the Protection section and look for “Security Freeze”. Click “Manage”
- Read what it is and how it works
- Click “Frozen” button to turn on (shown here)
- Lots of other offers for further protection



✓ TransUnion

- Visit [transunion.com](https://www.transunion.com)
- Scroll down to “Credit Freeze & Unfreeze”. Click to “Get Started”
- Next, click “Add A Freeze” button (shown here)
- On next screen create an account

