

I've Frozen My Credit for 10 Years. It's a Hassle but Worth It

One Wall Street Journal editor found that freezing credit reports requires patience, but offers something more important: peace of mind

Credit freezes are being promoted as a first line of defense in the Equifax breach. While a freeze can make it harder to open a new credit card or buy a new cellphone plan, WSJ editor Jim Winston says it's worth the hassle. PHOTO: ELISE AMENDOLA/ASSOCIATED PRESS

By

Jim Winston

Sept. 13, 2017 3:23 p.m. ET

[32 COMMENTS](#)

About 10 years ago, my wife and I [froze our credit reports](#) at the three major credit bureaus. We weren't victims of identity theft. We just thought it was a good way to sidestep the untold hassle of having a bogus line of credit opened in our names. Since then, we have had years of peace of mind as well as the opportunity to explain to various sales staff what a credit freeze means.

A typical encounter has gone something like this:

Me: "To get this cellphone plan, I will need to lift the freeze on my credit report. Do you know which bureau you use so I can free up one report rather than all three?"

Sales rep: "You have a credit freeze? Is your credit so bad you can't buy things on credit?"

Me: "No, my credit is frozen by my choice to keep criminals from opening lines of credit in my name."

Sales rep: "Oh, I didn't know that was possible. I don't know which bureau you should contact. Let me find out."

We have learned to patiently explain credit freezes again and again. We have also had plenty of practice temporarily unfreezing access when the need arises for a business to check our creditworthiness, such as when we shop for a new cellphone plan or an insurance policy.

After all these years, I can safely say this: Yes, it is a hassle. But it is a relatively small one. Unfreezing a line of credit can take about five minutes once I am in front of the credit bureau's webpage with a PIN code in hand and a credit card to pay the \$5 fee required in New Jersey, where I live. If I start to mutter to myself as I type in the information, I stop as soon as I think about what it would be like to try to untangle myself from a bogus financial liability left in my name by a crook.

I did a lot of muttering when I set up our credit freezes. I had to do some searching to find the basic information and read a lot of fine print. Then I had to write a letter to each of the three bureaus. Between my wife and me, that was six letters. I only recently learned about a fourth bureau, Innovis. This week, I looked at the Innovis website, and I found a simple form to request a freeze.

Kevin Mitnick, who spent time on the FBI's Most Wanted List for hacking 40 corporations, discusses his new book, "The Art of Invisibility," on Lunch Break with Tanya Rivero. He also explains why hackers breach data with relative ease, and why we should never link our devices. Photo: iStock (Originally published feb. 24, 2017)

Would I recommend a credit freeze for others? You bet. My wife and I will never know what kind of trouble our credit freezes have helped us avoid. I still mutter when I scour bank statements, medical bills and worry especially about fake tax returns. Crooks don't limit themselves to your credit lines, but a freeze is a worthy start.

Appeared in the September 14, 2017, print edition as 'One Couple's Quest For Credit Serenity: \$5 and a PIN Code.'