

# Equifax Extends Deadline For A Free Credit Report Freeze.

*If You Want To Freeze Your Credit Report Do It By June 30th. Equifax Extends Deadline For Consumers To Freeze Their Credit Reports.*

HOUSTON, TEXAS, USA, February 2, 2018 /EINPresswire.com/ -- [Equifax Extends Deadline For A Free Credit Report Freeze.](#)

It was not that long ago that the world learned that a data breach at Equifax had potentially exposed the personal information of an estimated 145 million Americans. That terrible news was followed by the company offering its customers the ability to freeze their credit report to help protect it from being accessed by those who might like to commit fraud. The original deadline was January 31st, 2018, but that has now been extended to June 30th.



Credit Report Freeze

After the June 30th deadline comes and goes, customers will have to pay a fee in order to have their report frozen. That can cost up to ten dollars depending on what state you live in.

Anyone may freeze their report at any of the three major credit bureaus via a simple process that they can do online. Most financial experts are recommending that everyone do this. They also say they should take advantage of the service while it is still offered for free through Experian.

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*Patrick Mansfield*

Lawmakers from both sides of the political aisle have proposed bills in Congress that would allow consumers to freeze and unfreeze their credit report once per year for free from each of the three major credit bureaus. At this point though, no bill of this nature has passed through the Congress. They also have a lot on their agenda at the moment, so it is not wise to hold your breath on something that they may or may not even do.

Freezing one's report is a big deal in the first place. It does mean that a new creditor cannot access

the information. In other words, the consumer cannot borrow more money for really anything unless they go about unfreezing their report. It does, however, provide them with at least the sense that someone who wants to commit fraud will not be able to get in there and mess around with the report as well. Is this the truth? Well, it has not been tested enough to know for sure at this point.

Even with a frozen credit report, consumers always have to worry about what the fraudster will come up with next. They have committed massive fraud in the past already, so what will honestly stop them from doing the same thing again in the future? That is the kind of question that keeps security experts up at night. They know that it could be a very difficult thing to have consumers not worry about their reports when there is already so much that has happened to them.

The credit bureaus need to step up their security in order to provide us all with a little more comfort that we are truly safe.

Suggested Articles :

1. [Annual Credit Report.](#)

2. [How Credit Scores Are Calculated.](#)

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