

The pros and cons of freezing your credit

Pros



It offers protection from **identity theft**



Existing accounts can **access your credit**



Freezing your credit is **free**



Unfreezing takes **less than an hour**

Cons



Credit checks require **additional steps**



A unique **PIN must be used**



It **protects your credit score** but not existing funds



Credit bureaus **must be contacted**

Credit Karma Lexington Law

Jicheng Xie



Credit Karma Lexington Law:

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