Credit Kit

Your freezes at every bureau, your report checks and scores, the protections you have set up, and a record to keep if someone uses your identity.

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If you only read one page

A few habits cover most of what a credit score measures, and a freeze at all three bureaus closes the door identity thieves use most.

1. **Pay every bill on time.** Payment history is the largest part of a score. Set autopay for at least the minimum.
2. **Use a small share of your limits.** Most cards report your statement balance, so paying down before the statement closes keeps the reported balance low.
3. **Keep old accounts open.** Closing an old card shortens your history and cuts your total limit.
4. **Freeze all three bureaus.** A freeze is free, does not affect your score, and lifts within an hour online or by phone when you apply.
5. **Check your reports.** Free every week at AnnualCreditReport.com. Dispute anything you do not recognize.
6. **Never give a code to someone who contacted you.** Hang up, then call the number on the back of your card.
7. **If it happens, act the same day.** Call the company, place a fraud alert, and report it at IdentityTheft.gov.

Then start here: **Freeze status**, page 5.

What is in here

Seven worksheets in three sections. Start with your freezes, then keep the logs as you go. A page filled in roughly is worth more than a blank one.

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01

Your credit

Where your credit stands.

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Freeze status

One group for each person, including children under 16. Write where the login is kept, never the password itself.

The full guide: hubstone.com/guides/credit-scores-and-freezes

Person	Bureau	Frozen on	Login kept in	Last lifted	Frozen again
	Equifax				
	Experian				
	TransUnion				
	Equifax				
	Experian				
	TransUnion				
	Equifax				
	Experian				
	TransUnion				
	Equifax				
	Experian				
	TransUnion				

Smaller agencies, if you freeze them too

Agency	Covers	Frozen on	Login kept in
Innovis			
ChexSystems			
NCTUE			

Equifax 800-685-1111, **Experian** 888-397-3742, **TransUnion** 888-909-8872. Each bureau must lift a freeze within an hour when you ask online or by phone.

Report checks

Your reports are free every week at AnnualCreditReport.com. Check all three a few times a year.

The full guide: hubstone.com/guides/credit-scores-and-freezes

Date	Bureau	Anything wrong?	Disputed on	Fixed on

Score log

Scores from different places often differ. Compare like with like: the same source and the same kind of score.

The full guide: hubstone.com/guides/credit-scores-and-freezes

Date	Source	FICO or VantageScore	Score	What changed

02
Protection

The protections you have set up.

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Protection setup

Do each of these once. Keep PINs and passwords in your password manager, not on this page.

The full guide: hubstone.com/guides/credit-scores-and-freezes

- [ ] Credit frozen at Equifax, Experian and TransUnion, and your children's too if they are under 16 — Done on _____
- [ ] A password manager, with a different password for every financial account — Done on _____
- [ ] Two-step sign-in everywhere, using an authenticator app or passkey rather than text messages where you can — Done on _____
- [ ] A PIN or port-out protection on your mobile phone account — Done on _____
- [ ] Transaction alerts on every card, so each charge sends you a notice — Done on _____
- [ ] A phone wallet or virtual card numbers for shopping online — Done on _____
- [ ] An IRS Identity Protection PIN, which stops anyone else from filing a tax return in your name — Done on _____
- [ ] Old statements and anything with your Social Security number shredded — Done on _____

Never share a one-time code, a password or your full Social Security number with anyone who contacted you first.

Your accounts and alerts

Banks, cards, your phone carrier and your email. Write the account's name, never its number.

The full guide: hubstone.com/guides/credit-scores-and-freezes

Account	Alerts on	Two-step on	How you sign in	Login kept in

03

If someone uses your identity

A record to keep while you fix it.

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Fraud steps

Work down the list the day you find it. Keep every reference number.

The full guide: hubstone.com/guides/credit-scores-and-freezes

☐ **Call the companies where the fraud happened**

Ask them to close or freeze the accounts, and change your passwords and PINs.

Done on _____ Companies called _____

☐ **Place a fraud alert and get your reports**

Contact one bureau. It tells the other two. Then review all three reports.

Placed with _____ On _____

☐ **Report it at IdentityTheft.gov**

The FTC builds a recovery plan and an identity theft report you can use to dispute accounts.

Report number _____ On _____

☐ **Dispute the fraudulent accounts**

Send the identity theft report to each bureau and each company. File a police report if a company asks for one.

Disputes sent on _____ Police report number _____

☐ **Freeze all three bureaus**

If you had not already, so it cannot happen again.

Done on _____ Extended alert placed on _____

Fraud contact log

Every call, letter and email, with the date and who you spoke with.

The full guide: hubstone.com/guides/credit-scores-and-freezes

Date	Company	Spoke with	What they said	Reference	Next step

This does not have to stay paper

You have just written down where your credit stands and how it is protected. Keep this kit somewhere safe that one other person you trust knows about.

Paper goes stale. A freeze gets lifted for a loan, a phone number changes, a new card arrives, and the page you filled in last spring is quietly wrong.

Hubstone holds the same record and keeps it current. Enter something once, and share each page only with the people who should see it. The Credit Kit is free, on paper and in the app.

Fill it in once

Scan to start at hubstone.com/start. No card needed.

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