

I'm not a bot



— and it won't relieve that creepy-crawly feeling — doing so can make it harder to open accounts in your name. Here are three of the biggest consumer reporting agencies you haven't heard of and how to freeze your report at each. The best of them may charge you for it.Data type: Credit Freeze cost: FreeInnovis is a credit bureau like Experian, Equifax and TransUnion — but it's less well-known. Still, if you're placing freezes, many experts say it's worth including. "You have to worry about every credit reporting agency. You can't just worry about 75 or 80% of them," Avivah Litan, cybersecurity analyst. "If a company uses Equifax and Innovis ... and Equifax doesn't respond, they'll go to Innovis," says Avivah Litan, a cybersecurity analyst at business technology research and advisory firm Gartner. "You have to worry about every credit reporting agency. You can't just worry about 75 or 80% of them." Credit freezes largely prevent reporting agencies from releasing your data, so lenders can't verify it, and they're unlikely to give you (or someone pretending to be you) a loan or other credit. If someone does get credit in your name, it's "a really hard crime to unravel," according to Litan, "a lot harder than credit card fraud." You can request an Innovis credit freeze by phone, mail or online. The online form asks for your name, address, Social Security number, phone number and birthdate. After the request is processed, you'll receive a letter with a PIN that you can use to lift the freeze.Data type: Banking Freeze cost: FreeChexSystems is to bank accounts as credit bureaus are to credit. If you're opening a new account, most banks query ChexSystems' database for red flags in your banking history. A frozen ChexSystems report typically equals an account denial. "The risk here is too great; I'm not going to let my life be ruined out of laziness," Jon Stein, tech professionalThat's important, because "if a thief opens an account, they'll misuse the account by overdrafting and accruing fees," Roslyn Lash, an accredited financial counselor from Winston-Salem, North Carolina, said in a previous NerdWallet interview. And if this happens, you could be blocked from opening new accounts, she said.Like Innovis report freezes, ChexSystems freezes are free and easy — just input a few pieces of information on the online form (including your driver's license number) and wait for your PIN in the mail.Tech professional Jon Stein froze his reports at ChexSystems and Innovis shortly after learning about the Equifax breach. Stein was concerned that identity criminals would target the two agencies because consumers might be less likely to have requested freezes there. "It's pretty simple to freeze ChexSystems and Innovis; might as well take care of them while freezing Experian, Equifax and TransUnion," Stein says. "The risk here is too great; I'm not going to let my life be ruined out of laziness." Forbright Bank Growth SavingsAPY4.25%Annual Percentage Yield (APY) is accurate as of 01/09/2025. APY may change at any time before or after the account is opened. Available only online.Axos ONE® SavingsAPY4.66%The Axos ONE Savings account will earn a promotional rate of up to 4.66% APY for the statement cycle in which the requirements are met.Min. balance for APY\$1,500Varo Savings AccountAPY5.00%Annual Percentage Yield (APY) is accurate as of June 17th, 2025. Start earning 2.50% APY, then qualify to earn 5.00% APY on your balance up to \$5,000.00 and 2.50% APY on balances over \$5,000 next month by 1) Receiving direct deposit(s) totaling \$1,000 or more; and 2) Ending the month with a positive balance in all your Varo Accounts. No fees, no minimums required. Rates subject to change at any time.E*TRADE Premium SavingsAPY4.00%Annual Percentage Yield (APY) may change at any time and fees may reduce earnings. Please visit etrade.com/ratesheet for more information.These cash accounts combine services and features similar to checking, savings and/or investment accounts in one product. Cash management accounts are typically offered by non-bank financial institutions.These cash accounts combine services and features similar to checking, savings and/or investment accounts in one product. Cash management accounts are typically offered by non-bank financial institutions.Wealthfront Cash Account - Paid non-client promotionAPYUp to 4.50%The Base Annual Percentage Yield (APY) is 4.00% as of 06/30/25, but is variable and is subject to change. If you are eligible for the overall boosted rate of 4.50% offered in connection with this promo, your boosted rate is also subject to change if the base rate decreases during the three-month promotional period. This limited-time promo offers eligible new Wealthfront clients a 0.50% APY increase over the standard variable base APY for 3 months on up to \$250K in their personal Cash Accounts. Cash Account offered by Wealthfront Brokerage LLC, Member FINRA/SIPC, and is not a bank. APY (is representative, requires no minimum) is paid from our Program Banks.Betterment Cash Reserve - Paid non-client promotionAPY4.50%*Current promotional rate; annual percentage yield (variable) is 4.00% as of 12/27/24, plus a .50% boost available as a special offer with qualifying deposit. Terms apply; if the base APY increases or decreases, you'll get the .50% boost on the updated rate. Cash Reserve is only available to clients of Betterment LLC, which is not a bank; cash transfers to program banks (www.betterment.com/cash-portfolio) conducted through clients' brokerage accounts at Betterment Securities. FDIC insurance is subject to certain conditions.CDs (certificates of deposit) are a type of savings account with a fixed rate and term, and usually have higher interest rates than regular savings accounts.CDs (certificates of deposit) are a type of savings account with a fixed rate and term, and usually have higher interest rates than regular savings accounts.Marcus by Goldman Sachs 7 Month No-Penalty CDAPY4.15%4.15% APY (annual percentage yield) as of 07/22/2025. Withdrawals permitted starting seven days after the funding date.Discover® CD - Limited Time OfferAPY4.20%Annual Percentage Yield (APY) is accurate as of 07/22/2025Discover® CDAPY4.00%Annual Percentage Yield (APY) is accurate as of 07/22/2025Checking accounts are used for day-to-day cash deposits and withdrawals.Checking accounts are used for day-to-day cash deposits and withdrawals.Discover® Cashback DebitChime® Checking AccountVaro Bank AccountE*TRADE Max-Rate CheckingAPY3.00%Annual Percentage Yield (APY). APY may change at any time and fees may reduce earnings. Please visit etrade.com/ratesheet for more information.Money market accounts pay rates similar to savings accounts and have some checking features.Money market accounts pay rates similar to savings accounts and have some checking features.Discover® Money Market AccountData type: Various Freeze cost: Varies by state, typically \$0-\$10LexisNexis compiles multiple data sources about consumers, including public records information, as well as reports with insurance claim and policy data. Your information might be pulled if you're applying for insurance, and requesting a report freeze could prevent a criminal from getting a policy in your name.The best way to request a LexisNexis freeze is through the mail, according to spokesperson Jennifer Grigas Richman. You can write it at LexisNexis Consumer Center, P.O. Box 105108, Atlanta, Georgia, 30348-5108. The New York State Department of Consumer Protection has sample letters for requesting freezes at the Big Three, and they can be adapted to LexisNexis. It's a good idea to use certified mail.Freezing these reports — as well as those from Equifax, Experian and TransUnion — helps foil identity thieves, but it doesn't mean your current accounts are secure. Criminals can still use your credit card to make unauthorized purchases, for example, so keep an eye on your statements.And keep in mind that when you make it harder for other people to open accounts in your name, it's also harder for you to open accounts. So if you're planning to apply for a new credit card or a mortgage, or switch banks or insurance companies, it might be worth waiting to freeze. Or keep the PIN the reporting agencies provide you handy so you can request a temporary lift. (In many cases, current credit and service providers can still access your reports when you renew a policy or apply for a new account. It's worth checking before placing the freeze.)Litan recommends consumers start with the credit reporting agencies, then request a freeze at ChexSystems, and then LexisNexis, depending on their level of concern. "Consumers don't have a lot of control over what happens to their data," she says. "But you can at least control [this] outcome, so why not?"Alice Holbrook is a former NerdWallet writer and editor. Her work has been featured by USA Today, MarketWatch, Newsweek and The Washington Post. See full bio.

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