

**Please save and review this document- An email copy will be sent.**

**These are the rules.** The following Terms of Service (“Terms,” “Agreement”) govern your use of the Freezemycredit.com website, product, applications, tools, and services (collectively referred to as our “Site and Services”).

**Our website is informational only. We do not gather, collect, or store any of your personal information other than your emailed acceptance of our Terms & Conditions.**

**We provide information to help protect your credit.** Our Site helps instruct a User on how to close their credit with the three credit reporting agencies, TransUnion, Experian, and Equifax. These Terms of Service describe the terms and conditions on which Close my Credit, Inc DBA Freezemycredit provides our Site and Services to you.

**Legal Jargon.** We'll strive to make our policies understandable. READ THIS AGREEMENT CAREFULLY. IF YOU ACCEPT THIS AGREEMENT OR USE OUR SITE OR SERVICES, YOU ARE ENTERING INTO THIS AGREEMENT WITH FREEZEMYCREDIT. THIS IS A LEGALLY BINDING AGREEMENT. If you don't agree to these terms and conditions, you are not permitted to use the Freezemycredit Site or Service.

**Terms may change from time to time.** We may amend or terminate any terms of this Agreement at any time and such amendment or termination will be effective at the time we post the revised terms on the site. We'll strive to make these terms understandable. You can tell when we last revised this agreement by looking at the “last revised” date at the top of this Agreement. Your continued use of the site or services after we've posted revised terms signifies your acceptance of the revised terms.

**Please confirm Credit Freeze:** We strongly recommend that you contact each of the three credit reporting agencies 48 hours after you complete our process and confirm with each of the Agencies that your credit has in fact been frozen. These folks can be reached at:

Experian Customer service: +1 888-397-3742

Equifax Customer service: +1 888 202-4025  
TransUnion Customer Service +1 855 681-3196

**Unfreezing your credit:** Please take the opportunity to follow each of the three credit agencies policies for unfreezing your credit when you need to use it. The process for most are simple. Please bookmark these pages.

Experian <https://www.experian.com/freeze/center.html>

Equifax <https://www.econsumer.equifax.com/otc/showmyequifax.ehtml>

TransUnion <https://membership.trueidentity.com/tucm/login.page?>

**User ID and passwords:** You may be required to establish a User ID and password with each of the three credit agencies. Please store each of these User ID's and passwords in a very safe place.

**Locking your credit file with the three credit reporting agencies** will prevent access to your credit file by certain third parties, such as credit grantors or other companies and agencies. A Credit Freeze will not prevent access to your credit file from State, Federal, and local government agencies; companies reviewing your application for employment; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe.

**For fraud detection and prevention purposes;** You might want to opt out from companies wishing to make pre-approved offers of credit or insurance to you. To opt out of such pre-approved offers, visit <https://www.optoutprescreen.com/?rf=t>

**We'll never sell your information:** The Freezemycredit web site doesn't collect any of your personal information whatsoever. We will never EVER resell your contact email. You are agreeing that you are using your personal email account during the process.

**We'll try hard to add value.** Freezemycredit links allows a subscriber greater control over your personal credit information online requesting that these third party websites, Equifax, Experian and TransUnion, freeze your credit through their websites links. You recognize that Freezemycredit will use good faith, reasonable efforts to help you accomplish these goals, but that we cannot guarantee that third parties will honor the requests. We don't provide legal advice, so please don't rely on our service for legal matters.

**It's unlikely, but bad things could happen.** You acknowledge that your use of the Freezemycredit Site and Service may have unintended consequences, possibly including direct, special, indirect, consequential and other damages, and you agree that you won't hold the company and the folks at Freezemycredit liable for these consequences.

**Identity Theft-** You acknowledge that freezing your credit may not protect you against the **Different Types of Identity Fraud, which may include;**

- **Committing Crimes in your Name** – When in contact with law enforcement, victims of identity theft can be arrested for crimes they didn't commit
- **Social Engineering** – Hackers take over social media accounts of friends and family, targeting other individuals to get them to send money or other personal information.
- **Tax Return Fraud** – Scammers can file for a fake tax return using a name and stolen Social Security Number
- **Credit Line Fraud** – Scammers open new credit cards in a victim's name, ruining chances of receiving future credit
- **Healthcare Fraud** – With increasing healthcare costs, medical identity theft is on the rise

**Don't sue us because of our Service.** You will indemnify and hold harmless Freezemycredit Inc., its parents, subsidiaries, customers, vendors, officers, and employees from any liability, damage or cost from any claim or demand associated with your use of our Site or Services. You acknowledge that Freezemycredit, Inc will not be liable for any failure to comply with these Terms to the extent that such failure arises from factors outside Freezemycredit's reasonable control, like natural disasters.

**Privacy is key.** The Team at Freezemycredit is dedicated to consumer privacy rights and operates our Site and Services under our privacy policy. We urge you to read that policy now and revisit occasionally because we may update it.

**Please don't reuse our hard work.** All the text, images, marks, logos, compilations, assembly of information, and other content on the

Freezemycredit website ("Site Content"), and all software embodied in Freezemycredit's website, applications, or otherwise ("Software") used by us to deliver the Services is proprietary to us. Except as otherwise expressly permitted by these Terms, any use, redistribution, sale, reverse engineering, disassembly, translation, or other reduction of such software to human-readable form is prohibited. The text marks "FREEZEMYCREDIT," as well as our associated logos, are our trademarks, and you may not use them in connection with any service or products other than those we provide in any manner that is likely to cause confusion among customers, or in any manner that disparages or discredits Freezemycredit (although we're happy to have you use our Site Content for noncommercial, educational, or news-related use if you properly attribute it to us). Any use of such marks will apply to the benefit of their respective owners.

**Please don't use our site for illegal activity.** We don't allow our Site or Services to be used for illegal activities or activities that we find improper for any reason whatsoever. We reserve the right to take preventative or corrective actions to protect ourselves and our users from anyone's unacceptable use. Your failure to comply with our Terms may result in legal action.

**Please don't.** Impersonate anyone, falsely state or otherwise misrepresent your affiliation with any person or entity, or knowingly provide any fraudulent, misleading, or inaccurate information;

- Defame, abuse, harass, stalk, threaten, or otherwise violate others' rights, including without limitation others' privacy rights or rights of publicity;
- Access or use (or attempt to access or use) another user's credit account without permission;
- Transmit any software or materials that contain any viruses, worms, trojan horses, defects, or other items or computer code of a destructive nature;
- Modify, adapt, sublicense, translate, sell, reverse engineer, decompile, or disassemble any portion of the site or services;
- "Frame" or "mirror" any portion of the Site or Services;
- Use any robot, spider, site search/retrieval application, or other manual or automatic device or process to retrieve, index, data mine, or in any

way reproduce or circumvent the navigational structure or presentation of our site or services;

- Harvest or collect any other users' information from the site or our services;
- Use our site or services for any illegal activity; or
- Probe, scan or test the vulnerability of our site or services, breach our security or authentication measures, or take any action that imposes an unreasonable or disproportionately large load on our site infrastructure.

**If you're unsatisfied with our performance.** Please let us know at [info@closemycredit.com](mailto:info@closemycredit.com)

**If we have to go to court, where in Maryland.** You and Freezemycredit Inc. agree that all matters arising from or relating to the use and operation of our site or services will be governed by the laws of Maryland. You agree that all claims you may have arising from or relating to the operation, use, or other exploitation of Freezemycredit's Site or Services will be heard and resolved in the federal and state courts located in Maryland. You consent to the personal jurisdiction of such courts over you, stipulate to the fairness and convenience of proceeding in such courts, and covenant not to assert any object to proceeding in such courts. If you choose to gain access to our site or services from locations outside of Maryland, which is likely, you will also be responsible for complying with all local laws of any such other location. You also agree that you won't ever use our service in violation of U.S. export laws or regulations.

If you have any questions about any of our policy's, please contact us at [info@closemycredit.com](mailto:info@closemycredit.com)

**Adults only.** You represent that you're 18 years old or older

**Jurisdiction:** This Agreement is governed by the law of Maryland. The parties consent to the jurisdiction of such courts, agree to accept service of process by mail, and waive any jurisdictional or venue defenses otherwise available.

**It's Probably a good idea:** for you to review the terms & conditions provided by each of the three credit reporting agencies;

Equifax®. <http://www.equifax.com/terms/>

Experian®. <http://sbcr.experian.com/pdp.aspx?pg=PopupTerms>

TransUnion®. <https://mytransunion.co.za/Home/Terms>

**Here's a link to one of the great Non Profit organizations that help for victims of Identity Theft**

<https://www.identitytheftcouncil.org/partners/partners.html>