

Q&A during the [Senior Planet presentation](#)

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Do you need to freeze a deceased person's credit?

The Social Security Administration (SSA) or the deceased person's creditors typically notify the 3 credit reporting agencies of a death. However, to ensure this happens sooner (reducing the window for identity theft), you can notify the credit bureau directly. Once you notify one credit bureau of a loved one's death, it will notify the other two, therefore, you do not need to contact all 3 bureaus.

Here is information from Transunion: a good article describing what needs to happen [here](#). You will then mail a copy of the death certificate, along with the deceased's legal name, Social Security number, date of birth, date of death. Also include your own legal name and relationship. You can mail the information and death certificate to TransUnion at:

TransUnion
P.O. Box 2000
Chester, PA 19016

Are a freeze and a lock the same thing?

They do basically the same thing — both stop someone from opening accounts in your name. **But a freeze is your legal right and it's always free.** A lock is a product the credit bureaus sell. If a bureau's website steers you toward a 'lock' instead of a 'freeze,' look for the freeze option — it's the one protected by law.

Can you still get your credit score if the account has been frozen?

Yes!

How do I see my credit score?

[AnnualCreditReport.com](https://www.annualcreditreport.com) — this is the only site you need. It's the official, federally mandated site run by all three bureaus together. It has:

- Free weekly reports from all three bureaus (this used to be once per year, but was made permanently weekly in 2023)
- No credit card required
- No upsells or subscriptions
- You can pull all three at once or stagger them

The warning for your audience: Do NOT Google "free credit report" — the top results are often bureau-owned sites designed to funnel you into paid products.

You can also request by phone at 1-877-322-8228 or by mail, for anyone who doesn't want to go online.

Do I need to lift a credit freeze when switching auto/home insurance?

It depends, but usually no. Start with the freeze in place. If the insurance company tells you they need it lifted, lift it temporarily at the one bureau they need, then put it right back. Don't lift it "just in case."

Is Innovis the 4th credit bureau?

Innovis is a real credit bureau, but it's rarely used by lenders to make credit decisions. Freezing at the Big Three (Experian, Transunion, Equifax) covers 99% of the risk. If you want to be extra thorough, you can freeze at Innovis too — it's free and takes five minutes. I'd do the Big Three first and come back to Innovis when you have time.

Should I be paying for something like Norton's LifeLock? It seems like a lot of money.

If you've frozen your credit at all three bureaus, you've already done the most powerful thing these paid services do — and it's free. Products like Norton LifeLock cost \$100-\$350 a year and mostly layer monitoring on top of protections you can set up yourself for free. The one thing they offer that's hard to replicate is a dedicated person who will make phone calls on your behalf if your identity is stolen. If that peace of mind is worth \$150+/year to you, that's a reasonable choice. But if money is tight, the free stack is excellent protection. Here is the free equivalent of many of the features included in products like LifeLock and Aura:

1. Credit freeze at all three bureaus
2. Credit Karma for free monitoring + alerts:
<https://www.creditkarma.com/lp/free-credit-scores>
3. IRS Identity Protection PIN at irs.gov/ippin
4. USPS Informed Delivery (free daily mail scan)
5. Bookmark [IdentityTheft.gov](https://www.identitytheft.gov) in case anything happens

My spouse has 20+ credit cards open, but is now in a nursing home and doesn't need them. What do I do about them?

Don't close them all at once. Closing a bunch of cards can tank the spouse's credit score (which the healthy spouse may still depend on if they have joint accounts or need the spouse's credit history later). More importantly, if the spouse is in a nursing home and may eventually need Medicaid, there are look-back period implications for financial changes.

What to do instead, in order:

1. Freeze the spouse's credit at all three bureaus — this prevents any new accounts from being opened and is the most important step. The existing cards keep working.
2. Identify which cards are joint vs. individual — Joint cards: the healthy spouse is equally responsible and can manage them. Individual cards in the nursing home spouse's name only: the healthy spouse may not have authority to close them without power of attorney.
3. Make sure they have power of attorney (POA) — Without a financial POA, they legally cannot manage the spouse's individual accounts. If the spouse still has capacity, get this done now. If they've lost capacity, they may need a court-appointed conservatorship, which is expensive and slow.
4. With POA in hand, call each card issuer and either:
 - a. Close cards with zero balances that are rarely used (start with store cards and cards with annual fees)
 - b. Keep 1-2 of the oldest cards open with zero balances to preserve credit history length
 - c. Pay off and close any cards carrying balances, if possible

5. Watch out for annual fees — Cards sitting unused with annual fees are just burning money. Those are the first to close.
6. Monitor statements — Even unused cards can be targets for fraud. Set up alerts or check statements monthly until cards are closed.

Do they ask for the SSN of your trusted contact person, or is it optional to add?

No. They do not need the trusted contact's SSN. The required information is minimal:

- Name
- Phone number
- Mailing address (some firms ask, some don't)
- Relationship (e.g., daughter, attorney, friend)

That's it. The trusted contact is not getting account access, so there's no reason for the firm to need their SSN, date of birth, or any financial information.

If a firm asks for the trusted contact's SSN, that's unusual and worth pushing back on — it's not required by FINRA Rule 4512.

You talked about how to secure your phone but what do we do for our computers?

The essentials (in order of importance):

1. Automatic updates — already in the checklist. This is the #1 thing.
2. Use a password you don't use anywhere else for your email — your email is the master key to everything. If someone gets into your email, they can reset every other password you have. It should have its own unique, strong password.
3. Turn on your computer's built-in firewall — it's already there, just needs to be on.
 - a. Mac: System Settings → Network → Firewall → turn On
 - b. Windows: Settings → Privacy & Security → Windows Security → Firewall & network protection → make sure all three are On
4. Use the built-in antivirus — don't pay for one. Both Mac and Windows have good built-in protection now.
 - a. Mac: XProtect runs automatically, you never see it
 - b. Windows: Windows Defender is built in and well-regarded. It's free and already running.
 - c. They do NOT need Norton, McAfee, or any paid antivirus. Those often cause more problems than they solve on modern computers (slowdowns, annoying popups, auto-renewal traps).