

You worked hard for your money - don't let a stranger steal it from you.

CREDIT SECURITY FREEZE

What is a Security Freeze?

A security freeze means that your credit file cannot be shared with potential creditors without your consent. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has stolen your name and Social Security number probably will not be able to get credit in your name.

How Much Does it Cost?

A security freeze is free to identity theft victims who have a police report of identity theft or Affidavit of Identity Theft from the Consumer Protection Division of the Office of Attorney General. If you are not an identity theft victim, it will cost you \$5 for each consumer reporting agency. Different credit issuers use different agencies. If you want to stop your credit file from being viewed, you must file a separate request with each of the three consumer reporting agencies - Equifax, Experian and TransUnion.

How long before it takes effect?

Credit agencies must place the freeze no later than three business days after receiving your request and payment. For victims of identity theft, the agencies must place the freeze within 48 hours after receiving the police report or affidavit of identity theft.

What Happens with a Frozen Credit File?

When you have a security freeze on your credit file, a creditor who requests your file from one of the three consumer reporting agencies will only get a message or a code indicating that the file is frozen. The creditor also cannot get your credit score - but the freeze does not lower your score.

Even after your file is frozen, it can still be released to your existing creditors or collection agencies acting on their behalf, to a prospective employer or landlord,

certain other businesses, and to government agencies.

You can always order your own credit report, even if your file is frozen.

How do I place a security freeze?

- **EXPERIAN:** Log onto www.experian.com/freeze or call toll-free (888) 397-3742.
- **TRANSUNION:** Log onto www.transunion.com/securityfreeze or call toll-free (888) 909-8872;
- **EQUIFAX:** Log onto <https://www.freeze.equifax.com> or call the automated line (800) 685-1111.

You will be required to provide certain information, including your full name (with middle initial and generation, such as JR, SR, II, III, etc.), current mailing address; Social Security number; date of birth (month, day and year), and previous addresses for the past two years. You may also need to provide a copy of a driver's license or other government issued photo identification card and a copy of a recent utility bill showing your current mailing address. You will need a credit card number to pay the \$5 fee, unless you are a victim of identity theft. If you are a victim of identity theft, you will need to provide a copy of the police report or affidavit of identity theft.

Can I still open new credit accounts?

Yes. If you want to open a new credit account or get a new loan, you can temporarily lift the freeze on your credit file. After you file the security freeze, the consumer reporting agency will send you a Personal Identification Number (PIN) and instructions on how to lift the freeze using your PIN. The fee for lifting the freeze temporarily is \$5.00. You must make a separate request and pay a separate fee to each agency. ♦