



# Security Freeze

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## A Credit Security Freeze Stops Identity Thieves Cold.

*You have the right to put a security freeze on your credit file. A security freeze means that your 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 would probably 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 agency. That's a total of \$15 to freeze your files.

- **Married couples must file separate requests with each agency.**

### **How Do I Place a Security Freeze?**

You can place a security freeze with each of the three consumer reporting agencies - Equifax, Experian, and TransUnion - by telephone or mail. You must provide identifying information, including your social security number. If you place the freeze by telephone, you also must fax or mail the documents verifying your identity.

If you are an identity theft victim, provide a copy of your police report or Affidavit of Identity Theft. Otherwise you must send a payment with your information. The address, phone, and specific requirements for each of the three consumer reporting agencies is provided on the back of this informational sheet.

### **New Credit**

If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file. You can lift it for a period of time. Or you can lift it for a specific creditor. After you send your letter asking for the freeze, each of the consumer reporting agencies will send you a Personal Identification Number (PIN). You also will get instructions on how to lift the freeze. You can lift the freeze by phone, 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.

- **Plan ahead - it can take up to three days to lift the security freeze.**

### **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 to collection agencies acting on their behalf. They can use it to review or collect on your account. Other creditors may use your information to make pre-approved credit offers. Government agencies may have access in response to a court or administrative order, or for child support. A prospective landlord or employer also can access your credit file.

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

## How Do I Request a Freeze?

Send a separate letter requesting a security freeze to each consumer reporting agency - use the sample below. Each has different requirements, which are set out below. Make sure to write clearly and sign the letter. Send the letter certified mail and keep a copy for your records. Enclose a copy of any required documents - never the originals. There is no fee for identity theft victims.

**SAMPLE LETTER** (You also can download a letter and the required forms online at: [www.ag.nd.gov](http://www.ag.nd.gov))    DATE \_\_\_\_\_

[AGENCY NAME AND ADDRESS]

I would like to place a security freeze on my credit file. My name is: \_\_\_\_\_  
[Include full name, middle initial, former names, & Jr/Sr/III]

My current address is: \_\_\_\_\_.

In the past two years I have also lived at: \_\_\_\_\_  
(attach a separate page if needed)

My Social Security number is: \_\_\_\_\_. My date of birth is: \_\_\_\_\_.

I am enclosing a copy of: [list what you are enclosing - check the list below to see what you need to send - don't send originals]

I am an identity theft victim and a copy of my police report or Affidavit of identity theft is enclosed. [No charge]

**OR**

I will pay the fee of \$5 for placing the freeze by:

- Check/Money Order
- Credit Card - [Visa] [MasterCard] [American Express] [Discover] Card #: \_\_\_\_\_ Expiration: \_\_\_\_\_.

Sincerely,

[YOUR SIGNATURE & NAME]

### CONSUMER REPORTING AGENCY - CONTACT INFORMATION AND SECURITY FREEZE REQUIREMENTS:

Equifax Security Freeze	Experian Security Freeze	TransUnion Security Freeze
PO Box 105788 Atlanta, GA 30348 Phone: (800) 685-1111 toll free	PO Box 9554 Allen, TX 75013 Phone: (972) 390-4179	PO Box 6790 Fullerton, CA 92834-6790 Phone: (888) 909-8872 toll-free
<u>Required information:</u> Full name with middle initial and Jr/Sr, etc.; current address and former addresses for past two years; Social Security number (SSN), date of birth, copy of driver's license and copy of current utility or other bill.	<u>Required Information:</u> Full name with middle initial and Jr./Sr., etc; current address and former addresses for past two years; SSN, date of birth, copy of driver's license and copy of current utility or other bill.	<u>Required Information:</u> Full name with middle initial and Jr/Sr., etc; current address and former addresses for past two years; SSN, date of birth, copy of driver's license and copy of current utility or other bill.
<u>Payment:</u> Check, money order, or credit card. Provide credit card name, account number, expiration date.	<u>Payment:</u> Check, money order or credit card. Provide credit card name, account number, expiration date.	<u>Payment:</u> No personal checks. Money order or credit card. Provide credit card name, account number, expiration date.