

Avoid Identity Theft!

**How to “Freeze”
Your Credit Files**



*County of Bucks
Department of Consumer Protection/
Weights and Measures*

**55 E. Court St., 2nd Floor
Doylestown, PA 18901
215-348-6060
1-800-942-2669**

www.BucksCounty.org/ConsumerProtection

Any consumer in Pennsylvania may place a security freeze on his or her credit report by requesting one in writing by certified mail to the credit reporting agency. The credit reporting agency is not allowed to charge a fee to victims of identity theft or senior citizens 65 years of age or older for placing, removing for a specific period or party, or removing a security freeze on a credit report. To avoid a fee, a victim must send a valid copy of a police report to the credit reporting agency. However, for other consumers there will be a \$10.00 charge applied for each placing or temporary lifting of a security freeze. There is no fee to remove the freeze.

A security freeze shall prohibit, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. The freeze goes into effect five (5) days from receipt of the consumer's letter by the credit reporting agency.

This booklet contains detailed information on how to place a security freeze on your credit reports.

HOW TO “FREEZE” YOUR CREDIT FILES

A security freeze means that your file cannot be shared with potential creditors. A security freeze can help to prevent identity theft. Most businesses will not open credit accounts without checking a consumer’s credit history first. If your credit files are frozen, even someone who has your name and Social Security number probably would not be able to obtain credit in your name. A security freeze is free to identity theft victims who have a valid police report. A freeze on your account is good for seven (7) years in Pennsylvania.

How do I place a security freeze?

To place a freeze, you must send by certified mail a letter to each consumer reporting agency requesting a security freeze be placed on your account. In this letter, you must provide identifying information and a \$10.00 fee.

If you are a victim of identity theft you must also include a copy of your police report to avoid paying the \$10.00 fee.
Senior citizens who are at least 65 years of age also do not need to pay the fee. You may also use the phone numbers or the website listed below to place a freeze.

Write to *all three* addresses below, and include the information that follows:

Equifax Security Freeze
P O Box 105788
Atlanta, GA 30348

By phone: 1-800-349-9960
Online: Freeze.Equifax.com

Experian Security Freeze
P O Box 9554
Allen, TX 75013

By phone: 1-888-397-3742
Online: Experian.com/Freeze

TransUnion Security Freeze
P O Box 2000
Chester, PA 19016

By phone: 1-888-909-8872
Online: TransUnion.com/Freeze

For each freeze, you must:

- Send a letter by certified mail.
- If you are a victim of identity theft, include a copy of the police report concerning your identity theft.
- Provide your *full name* (including middle initial as well as Jr., Sr., II, III, etc.), address, Social Security number, and date of birth.
- If you have moved in the past five (5) years, supply the addresses where you have lived over the prior five (5) years.
- Provide proof of current address, such as a current utility bill or phone bill.
- Send a photocopy of a government-issued identification card (state driver's license or ID card, military identification, etc.)
- If applicable, include a payment of \$10.00 by check, money order, or credit card (Visa, Master Card, or Discover Card only).

How long does it take for a security freeze to take effect?

After five (5) business days from receipt of your letter, the credit reporting agencies listed above will place a freeze providing credit reports to potential creditors.

After ten (10) business days from receipt of your letter requesting a freeze be placed on your account, the credit reporting agencies will send you a confirmation letter containing a unique personal identification number (PIN) or password. Keep this PIN or password in a safe place.

Can I open new credit if my files are frozen?

Yes. You can have a security freeze lifted for a temporary period of time or with a specific creditor. The steps are as follows:

- Contact the credit reporting agencies above by certified mail or by a toll-free telephone number that the agencies are required by law to create.
- You must provide proper identification.
- You must provide your unique PIN number or password; *and*
- To lift the freeze for a period of time, you must provide the time period your credit report should be made accessible to third parties; *or* to lift for a specific creditor, you must indicate which creditor should be granted access to your credit files.

How long does it take to lift the freeze?

Credit bureaus must lift a credit freeze no later than three (3) business days from receiving your request. There is a \$10 fee required to temporarily lift a freeze unless you are the victim of identity theft, all others must pay this fee.

What will a creditor see if my file is frozen?

A creditor will see a message or a code indicating that the credit file is frozen.

Can a creditor get my score while frozen?

No. A creditor who requests your file or score from any of the three credit bureaus will only get a message or a code indicating that the credit file is frozen.

Can I order my credit report while my credit file is frozen?

Yes.

Can anyone see my credit file if it is frozen?

When you have a security freeze on your credit file, certain entities will still have access to it. Your report can still be released to your existing creditors or to collection agencies acting on their own behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

Do I have to freeze my file with all three credit bureaus?

Yes. Different credit issuers may use different credit bureaus. If you want to stop your credit file from being viewed, you must freeze it with Equifax, Experian, and Trans Union.

Will a freeze lower my credit score?

No.

Can an employer do a background check on my credit file?

No. You would have to lift the freeze to allow a background check, just as you would to apply for credit. The process for lifting the freeze is described above.

Does freezing my file mean that I won't receive pre-approved credit offers?

No. You can stop the pre-approved credit offers by calling 888-5OPTOUT (888-567-8688), or you can do this online at www.optoutprescreen.com. This will stop most of the offers, the ones that go through the credit bureaus. It is good for five (5) years, or you can make it permanent.

What law requires security freezes?

The law on security freezes in Pennsylvania passed as Senate Bill 180.

THIS BOOKLET IS FOR INFORMATIONAL PURPOSES ONLY AND SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR AS THE POLICY OF THE COMMONWEALTH OF PENNSYLVANIA. IF YOU WANT ADVICE ON A PARTICULAR CASE, YOU SHOULD CONSULT AN ATTORNEY OR OTHER EXPERT. THIS INFORMATION MAY BE COPIED IF (1) THE MEANING OF THE COPIED TEXT IS NOT CHANGED OR MISREPRESENTED, (2) CREDIT IS GIVEN TO THE OFFICE OF THE PENNSYLVANIA ATTORNEY GENERAL AND (3) ALL COPIES ARE DISTRIBUTED FREE OF CHARGE.

SAMPLE FREEZE LETTER TO EQUIFAX

Date

Equifax Security Freeze

P O Box 105788

Atlanta, GA 30348

Dear Equifax:

I would like to place a security freeze on my credit file.

My name is:

My former name was (if applicable):

My current address is:

My address has changed in the past five years.

My former address was:

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government-issued identity card AND proof of residence such as a utility bill or phone bill.

Choose one:

I have included my payment of \$10.00 (or however much the fee may be increased by the CPI) to freeze my credit file.

OR

I am an identity theft victim. A copy of my police report of identity theft is enclosed.

OR

I am a senior citizen age 65 years or older.

Yours truly,

(Your Signature)

SAMPLE FREEZE LETTER TO TRANSUNION

Date

Trans Union Security Freeze

P O Box 2000

Chester, PA 19016

Dear Trans Union:

I would like to place a security freeze on my credit file.

My name is:

My former name was (if applicable):

My current address is:

My address has changed in the past five years.

My former address was:

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government-issued identity card AND proof of residence such as a utility bill or phone bill.

Choose one:

I have included my payment of \$10.00 (or however much the fee may be increased by the CPI) to freeze my credit file.

OR

I am an identity theft victim. A copy of my police report of identity theft is enclosed.

OR

I am a senior citizen age 65 years or older.

Yours truly,

(Your Signature)

SAMPLE FREEZE LETTER TO EXPERIAN

Date

Experian Security Freeze

P O Box 9554

Allen, TX 75013

Dear Experian:

I would like to place a security freeze on my credit file.

My name is:

My former name was (if applicable):

My current address is:

My address has changed in the past five years.

My former address was:

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government-issued identity card AND proof of residence such as a utility bill or phone bill.

Choose one:

I have included my payment of \$10.00 (or however much the fee may be increased by the CPI) to freeze my credit file.

OR

I am an identity theft victim. A copy of my police report of identity theft is enclosed.

OR

I am a senior citizen age 65 years or older.

Yours truly,

(Your Signature)

IDENTITY THEFT

In order to better protect yourself, it is helpful to know some of the ways identity theft can occur.

Identity thieves will:

- Steal wallets and purses containing personal identification and credit/bank cards.
- Steal mail, including bank and credit card statements, pre-approved credit offers, new checks, and tax information.
- Complete a change of address form to divert mail to another location.
- Rummage through trash, or the trash of businesses, for personal data in a practice known as “dumpster diving”.
- Find personal information in homes.
- Use personal information which individuals share on the Internet.
- Send e-mails posing as legitimate companies or government agencies with which individuals do business.
- Get information from the workplace in a practice known as “business record theft” by stealing files out of offices where a person is a customer, employee, patient, or student, bribing an employee who has access to personal files, or “hacking” into electronic files.

HOW TO AVOID IDENTITY THEFT

All consumers should take the following steps to help prevent identity theft from occurring:

- Review credit reports from each of the three major credit bureaus once a year.
- Place passwords on you credit card, bank, and phone accounts.
- Secure personal information in your home.
- Ask about information security procedures in your workplace.
- Don't carry your Social Security card with you; leave it in a secure place.
- Don't give out your Social Security number unless it is absolutely necessary; ask to use other types of identifiers when possible.
- Don't give your personal information over the phone, through the mail, or over the Internet unless you have initiated the contact or are sure you know with whom you are dealing.
- Guard your mail and trash from theft.
- Destroy offers of credit received in the mail that you do not respond to. You may choose to opt out of receiving free offers of credit.
- Carry only the identification information and the number of credit/debit cards that you actually need.
- Pay attention to your billing cycles – follow up with creditors if bills do not arrive on time.
- Be wary of promotional scams.
- Keep your purse or wallet in a safe place at work.
- Notify your credit card company if you are planning to travel out of state.

WHAT TO DO IF YOU ARE A VICTIM OF IDENTITY THEFT

If you are a victim of identity theft, or believe you may be a victim, it is important that you take the following steps:

- Place a fraud alert on your credit reports and review your credit reports.
- Place a security freeze on your credit reports.
- Close any accounts that have been tampered with or opened fraudulently.
- File a police report and ask for a copy for your records.
- File a complaint with the Federal Trade Commission and the Attorney General's Office.
- Write down the name of anyone you talk to, what he/she told you, and the date of the conversation.
- Follow up in writing with all contacts you have made about the identity theft on the phone or in person. Use certified mail, return receipt requested, for all correspondence regarding identity theft.
- Keep all copies of all correspondence or forms relating to identity theft.
- Keep the originals of supporting documentation, such as police reports and letters to and from creditors. Send copies ONLY. *Do not send originals.*
- Keep old files, even if you believe the problem is resolved. If it happens again, you will be glad you did.

***Provided as a public service by the
Bucks County Commissioners
and
Bucks County Consumer Protection***

