

SECURITY FREEZE INFORMATION

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 consumer reporting agency. The consumer reporting agency is not allowed to charge a fee to victims or seniors 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, the victim must send a valid copy of a police report to the consumer reporting agency. However, for other consumers, a charge of \$10 will be applied for each placing or temporary lifting of a security freeze. There is no fee to remove the freeze. A security freeze prohibits, with certain specific exceptions, the consumer 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) business days from receipt of the consumer's letter by the consumer reporting agency.

To obtain more detailed information on how to place a security freeze on your credit reports, see below.

HOW TO "FREEZE" YOUR CREDIT FILES

A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent new account 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 police report. A freeze on your account is good for 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 fee, but, if you are a victim or, you must also include a copy of your police report to avoid a charge paying a \$10 fee. Seniors who are at least 65 years old also do not need to pay to place a security freeze. (In the future, it will be possible to place a freeze through a secure electronic connection—likely by sending an e-mail on the consumer reporting agency's website.)

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

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze

P.O. Box 6790
Fullerton, CA 92834-
6790

For each, you must:

- Send a letter by certified mail;

- If you are a victim, include a copy of your the police report concerning 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 5 years, supply the addresses where you have lived over the prior 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 by check, money order or credit card (Visa, Master Card, American Express, and Discover cards only.)

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

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

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

Can I open new credit accounts 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 to do so are as follows:

- Contact the consumer reporting agencies above by certified mail or by a toll-free phone number they are required by law to create.
- You must provide proper identification;
- You must provide your unique PIN or password; AND
- To lift the freeze for a period of time, you must provide the time period your credit report will be accessible to third parties OR to lift for a specific creditor, you must indicate which creditor you will grant access to your credit files.

How long does it take for a security freeze to be lifted?

Consumer reporting agencies must lift a freeze no later than three (3) business days from receiving your request.

What will a new creditor who requests my file see if it is frozen?

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

Can a new creditor get my credit score if my file is frozen?

No. 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.

Can I order my own credit report if my 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 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 consumer reporting agencies?

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

If more than one person in my household wants to request a security freeze, do we each have to request a separate security freeze?

Yes. Because each person has an individual credit history and credit reporting file, each person must make a separate request to place, lift or remove a security freeze. Each person also must pay any applicable fees.

Will a freeze lower my credit score?

No.

Does my freeze stay in place?

Your Pennsylvania security freeze expires after seven years. You will have to request it again if you'd like to keep it.

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.

How long will a security freeze be in effect?

A security freeze will end after 7 years from the date you placed it.

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 consumer reporting agencies. It's good for five 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 FACT SHEET IS FOR INFORMATIONAL PURPOSES. IT IS NOT LEGAL ADVICE. FOR LEGAL ADVICE, YOU MUST CONSULT YOUR OWN ATTORNEY.

Before using these template letters, please read the entire document for complete information.

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 applies):

My current address is:

My address has changed in the past 5 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.

Circle one:

I have included my payment of \$10 (or however much increased by the CPI) to freeze my credit file.

OR

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

OR

I am a senior who is aged 65 years or older.

Yours truly,

Your name

SAMPLE FREEZE LETTER TO TRANS UNION

Date

Trans Union Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790

Dear Trans Union:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 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.

Circle one:

I have included my payment of \$10 (or however much increased by the CPI) to freeze my credit file.

OR

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

OR

I am a senior who is aged 65 years or older.

Yours truly,

Your name

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 applies):

My current address is:

My address has changed in the past 5 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.

Circle one:

I have included my payment of \$10 (or however much increased by the CPI) to freeze my credit file.

OR

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

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Yours truly,

Your name