

Block Your Credit Reports to Prevent ID Theft

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Your newest weapon in the fight against identity theft is a way to lock up your credit reports. After you put this lock on, you hold the key to who can see your personal information.

This lock is called a security freeze. When you freeze your credit reports, you are telling the three major consumer reporting companies to block access to your credit report and credit score.

How Does it Work?

A freeze works because most businesses won't open new credit accounts without first checking the consumer's credit history. If your credit files are frozen, even someone who has stolen your Social Security number or other personal identifying information will have a hard time getting credit in your name.

A security freeze is something you can do before an identity thief strikes.

How a Freeze is Different from a Fraud Alert

Consumer reporting companies place a fraud alert on your credit file only after you believe you have been a victim of identity theft. While the fraud alert lets potential creditors know that you may be a victim of identity theft, it only remains on your file for 90 days. If you want it to stay on your file longer, you must give the consumer reporting companies a copy of an identity theft report that you filed with the police. The security freeze stays in your credit report for as long as you want.

Even with a fraud alert in place, the creditor still has access your credit reports - so you are still vulnerable to identity thieves. With a freeze in place, the consumer reporting companies are prevented from giving your file to all credit grantors unless you give specific permission. If someone requests your report, they will get a message that your file is frozen. You have to temporarily lift the freeze when you want to obtain credit or have a potential employer, insurance company, or landlord see your file.

Are Freezes Available in My State?

Security freezes are not yet available in all states. So far over 30 states have adopted laws-with AARP's strong support-giving this protection to their residents. More states are considering it. Each state's law differs in how to request a freeze.

Check FinancialPrivacyNow to see if your state has this law and what you need to do to place a security freeze on your credit file. If you don't see your state listed, contact your state AARP office to see how you can help get a security freeze law.

How to Request a Freeze

In general, you need to send a letter to each consumer reporting company. You can download Word versions of sample letters, fill them out, print [link to the Word document of the attached file] and mail them to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

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

When you request a freeze you need to provide identifying information such as your name, current and former addresses, Social Security number, and date of birth. Experian additionally requires two items proving residence, such as a copy of your driver license, a utility bill, or bank statement.

The Cost

In most states, there is no charge to place a freeze if you are already a victim of identity theft. However, in most states someone who is not yet a victim will have to pay around \$10 to place a freeze with each consumer reporting company, though the cost does vary from state to state. Most states also require you to send your letters by certified mail, which adds an additional \$2.65, plus \$.41 postage, for a total of \$39.18 to freeze all three files. Because your spouse should send separate freeze request letters, that could add up to \$78.36.

Requiring certified mail provides no particular benefit, yet it adds to the cost and the hassle, so AARP is fighting to keep this requirement out of the laws.

Lifting the Freeze

Once you request the freezes the consumer reporting companies will send you Personal Identification Numbers (PIN). You will use the PIN to request that the freeze be lifted if you want to open a new credit account or get a new loan. In most states the consumer reporting companies can also charge you a fee to temporarily lift the freeze or to remove it permanently.

Be sure to forward this article to all your friends so they can sign up for the security freeze, too.

AARP Resources

[Identity Theft](#)

Learn more about how identity thieves operate and what else you can do to protect yourself.

Other Resources

[Financial Privacy Now](#)

Get the details about the security freeze law in your state.

[Equifax Learning Center](#)

What Equifax has to say about freezes.
sample Equifax letter

[Experian Personal Services](#)

Experian explains how they handle freeze requests.
sample Experian letter