

Credit Report Freezes

Afraid you might be the target of identity theft or fraud?

Want more control over who can access your credit history?

All three of the major credit agencies – Equifax, TransUnion, and Experian – allow individuals to freeze access to their credit reports. Security freezes prevent companies other than ones you already do business with from viewing your credit report.

A credit freeze may make it slower for you to conduct some normal activities such as:

- Open a new credit card
- Obtain an auto loan
- Apply for a mortgage
- Have an employer-mandated background check
- Apply for a new apartment

You can temporarily lift a security freeze when applying for new accounts or doing other activities that require access to your credit report. Lifting the freeze may carry a fee, and it may take a few days to process your request.

APPLYING FOR A SECURITY FREEZE

You must apply for a security freeze directly with each of the three credit agencies. Placing a freeze with one agency does not freeze access to your reports from the other two agencies. Have your full legal name, social security number, and addresses for the past two years available.

Each agency charges a \$10 fee for placing a freeze on your credit report, which you can pay with a credit card. Fees also apply for lifting and removing freezes. These fees are waived for victims of identity theft who have reported the incident to law enforcement.

	Experian	Equifax	TransUnion
<i>Online</i>	www.experian.com/freeze	www.freeze.equifax.com	www.freeze.transunion.com
<i>Phone</i>	888-397-3742	800-685-1111	888-909-8872
<i>Mail*</i>	Experian Security Freeze P. O. Box 9554 Allen, TX 75013	Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348	TransUnion, Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834

*If applying by mail, you must submit a photocopy of a state-issued ID and proof of current residence. If you have been a victim of ID theft, you must also include a copy of the police report.

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ALTERNATIVES TO A SECURITY FREEZE

- **Fraud Alert** – All three credit agencies give individuals the opportunity to place a free Fraud Alert on their credit report for 90 days. A fraud alert requires any would-be creditor to take extra steps to verify your identity before opening a new account. Victims of identity theft can place an extended alert on their credit report for seven years.
- **Active Duty Alert** – Members of the military on active duty can place an alert on their credit report notifying creditors that they are currently deployed. Creditors will then need to take extra steps to verify your identity before opening a new account. This alert lasts for one year but is renewable during the service member's deployment.
- Visit the [Experian](#), [Equifax](#), and [TransUnion](#) fraud alert websites to learn more. You only need to set up a fraud alert with one bureau. That bureau will then contact the other two.
- The [Federal Trade Commission's website](#) explains what to do if you believe you are the victim of identity theft.

Visit the Check Your Free Credit Report Campaign's website at
<http://fyi.uwex.edu/creditreport>

If you have additional questions, contact:

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