

SECURITY FREEZE INFORMATION

Any consumer in Texas may request a security freeze in writing by certified mail to the consumer reporting agencies. The consumer reporting agencies shall not charge a fee to victims of identity theft for placing, temporarily lifting, or removing a security freeze on their credit report. For all other consumers, a \$10 fee will be applied to place, temporarily lift or remove a security freeze on their credit report. A \$12 fee may be charged for the release of a credit report to a specific person. A security freeze prohibits, with certain specific exceptions, the consumer reporting agencies 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 agencies.

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 credit file cannot be shared with potential creditors or potential identity thieves. 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.

How do I place a security freeze?

To place a freeze, you must write to one of the three consumer reporting agencies listed below. Each consumer reporting agency charges a \$10 fee, unless the fee is waived because you are an identity theft victim. To prove you are a victim (and to avoid the fees,) you must send a copy of a report of alleged identity fraud or an identity theft passport to each of the consumer reporting agencies.

Write to one of the 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

You must:

- Send a letter by certified mail;
- 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 you are a victim of identity theft, to avoid the fee you must include a copy of report of alleged identity fraud or an identity theft passport;
- Pay the fee by check, money order, or credit card (Visa, Master Card, American Express or 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, either for a temporary period of time or a specific party. The steps to do so are as follows:

- Contact the consumer reporting agencies above.
- The manner by which you contact them is determined by them.
- You must provide proper identification;
- You must provide your unique PIN or password;
- If you are requesting to open your credit for a specific period of time, you must provide during what time period your credit report will be accessible.
- If you are requesting to open your credit to a specific party, you must specify who that party is.

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 have access for collecting child support payments or taxes or for investigating Medicaid fraud. 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.

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 consumer reporting agencies. It's good for five years or you can make it permanent.

What law requires security freezes?

The security freeze law in Texas is Senate Bill 222, passed in 2007.

THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES. IT IS NOT LEGAL ADVICE. FOR LEGAL ADVICE, YOU MUST CONSULT YOUR OWN ATTORNEY.