

Placing a Security Freeze on Your Credit File



COMMUNITY
DEVELOPMENT
PROJECT

As of November 1, 2006, New Yorkers who are concerned that they are at risk of having their identities stolen or have become victims of identity theft can *block* a thief's access to their lines of credit by placing a security "*freeze*" on their credit report.

Pros

- Prevents identity thieves from successfully applying for credit or loans in your name
- Cuts off access to your credit file by any creditor or lender

Cons

- You may not be able to secure instant credit, insurance coverage or other benefits
- It takes time to temporarily lift or remove a freeze ("*thaw*" a record) for an authorized user

Instructions

- Send a certified letter, with proper identification, to EACH of the three nationwide credit-reporting agencies: TransUnion, Experian and Equifax. You may also place a freeze by phone or online, depending on the agency (see "Contacts" section).
- Allow five business days upon receipt of your request for the credit-reporting agencies to place a Security Freeze on your credit file in each agency.
- Expect a password or Personal Identification Number (PIN) in the confirmation letter from each of the credit-reporting agencies which must be sent within 10 days of placing the Security Freeze.

ness days of your request, provided you submit proper identification, your password or PIN and payment of any applicable fee.

Cost

In New York State, placing the first freeze is free. If you are a victim of identity theft all security freeze services are free, provided you submit a valid copy of a police report or FTC ID Theft Affidavit.

Contacts

TransUnion Fraud Assistance Department

—P.O. Box 6790, Fullerton, CA 92834

888-909-8872

<https://annualcreditreport.transunion.com/fa/securityFreeze/landing>

Equifax Security Freeze

—P.O. Box 105788, Atlanta, GA 30348

Experian Security Freeze

—P.O. Box 9554, Allen, TX 75013

<http://www.experian.com/freeze>

Temporarily Lifting a Freeze

- Use the password or PIN to temporarily lift or permanently remove your Security Freeze.
- Expect a credit-reporting agency to remove or lift the Security Freeze for a party and to receive a report within three busi-

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123 William St. 16th floor
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