

STATE OF INDIANA OFFICE OF THE ATTORNEY GENERAL

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SECURITY FREEZE

A security freeze, also known as a credit freeze, is a consumer right provided by Indiana law. Placing a security freeze on your credit reports can block an identity thief from opening a new account or obtaining credit in your name. If you activate a security freeze, an identity thief cannot take out new credit in your name, even if the thief has your social security number or other personal information, because creditors cannot access your credit report without your permission. Placing a freeze on your credit will not lower your credit score.

Any Indiana resident can request a security freeze. There is no fee for Indiana residents to place, temporarily lift, remove, or request a new password or PIN. You must place a freeze with each of the following credit reporting agencies. To place a freeze, either use each credit agency's online process or send the attached letters and supporting documents by certified mail to:

Trans Union Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790
(888) 909-8872
https://annualcreditreport.transunion.com/fa/securityFreeze/landing

Equifax Security Freeze
P.O. Box 105788
Atlanta, Georgia 30348
(800) 685-1111
https://www.freeze.equifax.com/Freeze/jsp/SFF PersonalIDInfo.jsp

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
(888) 397-3742
https://www.experian.com/consumer/cac/InvalidateSession.do?code=FREEZECENTER

ADDITIONAL CREDIT BUREAU INFORMATION & SERVICES:

- 1) All 3 Credit Reporting Companies must provide a free copy of an individual's credit report once a year upon request.
- 2) <u>www.annualcreditreport.com</u> is the only website recognized by all three Consumer Credit Reporting Companies that individuals can request their annual credit report at no cost.

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Call toll free: (877) 322-8228 to request your free credit report. Deaf or hard of hearing consumers can access our TDD service by calling 7-1-1 and referring the Relay operator to (800) 821-7232.

Additional information can be found at: www.ftc.gov by clicking on the "for consumers" link.

FREQUENTLY ASKED QUESTIONS

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

By Indiana law, credit reporting agencies must place a freeze within five business days from receiving your freeze request. Within ten business days of receiving your freeze request, the agencies will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password secured.

Can I open new credit accounts if my files are frozen?

If you want to take out a loan, get a new credit card or apply for a job or certain services, you can lift the security freeze for a certain period of time or for a specific party by notifying the credit bureau according to its procedures.

How can I remove a security freeze?

Indiana residents can have a security freeze lifted for a specific party, temporarily or permanently, free of charge. To do so, contact the credit reporting agencies by mail, telephone or online. You must provide proper ID and your unique PIN or password. If lifting temporarily, you must include the party and/or the period of time you want your credit report to be made accessible.

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

If the requests are made by telephone or e-mail during normal business hours and under reasonable circumstances, the reporting agencies must lift the freeze within 15 minutes. If the request is made by mail, it will take three business days.

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

No. A creditor who requests your file from one of the three credit bureaus will only get a message or a code indicating the file is frozen.

Can I order my own credit report if my file is frozen?

Yes. You may order a free annual credit report online at www.AnnualCreditReport.com.

Can anyone see my credit file if it is frozen?

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 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.

*Additional FAQs are available online at www.IndianaConsumer.com/IDTheft.

Security Freeze Request to Trans Union
You may type in your information on this form. Once completed, you'll need to print, sign and mail to the designated credit bureaus.

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 full name is:
My former name was (if applies):
My current address is:
My address has changed in the past 5 years. My former address(es) was/were:
My social security number is:
My birth date is:
I have issued photocopies of a government issued identity card AND proof of residence such as a phone or utility bill.
Yours truly,
(Your signature)

Security Freeze Request to Equifax

You may type in your information on this form. Once completed,
you'll need to print, sign and mail to the designated credit bureaus.

Date:
Equifax Security Freeze
P.O. Box 105788
lanta, GA 30348
Dear Equifax,
I would like to place a security freeze on my credit file.
My full name is:
My former name was (if applies):
My current address is:
My address has changed in the past 5 years. My former address(es) was/were:
My social security number is:
My birth date is:
I have issued photocopies of a government issued identity card AND proof of residence, such as a phone or utility bill.
Yours truly,
(Your signature)

Security Freeze Request to Experian

You may type in your information on this form. Once completed,
you'll need to print, sign and mail to the designated credit bureaus.

Date:
Experian Freeze
P.O. Box 9554
Allen, TX 75013
Dear Experian,
I would like to place a security freeze on my credit file.
My full name is:
My former name was (if applies):
My current address is:
My address has changed in the past 5 years. My former address(es) was/were:
My social security number is:
My birth date is:
I have issued photocopies of a government issued identity card AND proof of residence, such as a phone or utility bill.
Yours truly,
(Your signature)