



Placing a Security Freeze on Your Credit Report

Any consumer in Illinois may place a security freeze on his or her credit report by requesting one in writing by certified mail to the credit reporting agency. A security freeze prohibits (with certain exceptions) the credit reporting agency from releasing the consumer's credit report or any information from it without the consumer's express authorization.

The credit reporting agency may charge up to \$10 each time it places, removes or temporarily lifts a security freeze. Senior citizens 65 years of age and older will not be charged to place or permanently lift the security freeze, but may be charged up to \$10 for each temporary lifting of a freeze.

Victims of identity theft and service members on active duty (who provide a copy of orders) will not be charged any fees for placing, removing or temporarily lifting a security freeze.

HOW TO FREEZE YOUR CREDIT FILES

A security freeze means that your credit file cannot be shared with potential creditors. A security freeze can help prevent identity theft, because most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number probably will not be able to obtain credit in your name.

How do I place a security freeze?

To place a freeze, you must contact each of the three credit bureaus directly. You may contact them in writing via U.S. mail, or you may contact them through links on each of their websites. Before using the credit bureaus' websites to place a security freeze, please ensure that your antivirus software and firewall protection are up to date, and that you are accessing the internet via a secure internet connection as opposed to an open wifi connection.

Credit bureaus charge a \$10 fee to place a security freeze, unless you are at least 65 years old, in which case there is no fee. Victims of identity theft and service members on active duty will not be charged a fee to place the freeze.

Instructions for placing a security freeze via U.S. mail:

Write to all three addresses below and include the information that follows:

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

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016

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

Innovis Consumer Assistance
P.O. Box 26
Pittsburgh, PA 15230-0026

For each, you must:

- Send a letter by certified mail;
- If you are a victim of identity theft, include a copy of either the police report, investigative report or complaint to a law enforcement agency concerning identity theft;
- 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 five years, supply the addresses where you have lived during that period;
- 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.); and
- If applicable, include payment by check, money order or credit card (Visa, Master Card, American Express or Discover cards only).

Instructions for placing a security freeze via credit bureau websites:

Link to Equifax website: www.equifax.com/personal; navigate to the security freeze link and follow the instructions.

Link to Experian website: www.experian.com; navigate to the security freeze button and follow the instructions.

Link to TransUnion website: www.transunion.com; navigate to the security freeze option and follow the instructions.

Link to Innovis website: www.innovis.com; navigate to the security freeze button and follow the instructions.

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

Within five business days after receiving your letter, the credit reporting agencies listed above will place a freeze on providing credit reports to potential creditors.

Within 10 business days after receiving your letter to place a freeze on your account, the credit 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 temporarily lifted for a specific period of time or business. There is up to a \$10 charge for either temporarily lifting the security freeze or allowing a specific potential creditor to access your credit report. Victims of identity theft can temporarily lift the security freeze or allow a specific party to access their credit report at no charge. The steps to temporarily lift a security freeze or to allow a specific potential creditor to access your credit report are as follows:

- Contact the credit reporting agencies above (the manner by which you contact them is determined by them, but it may be by way of telephone, fax, mail or Internet);

- Provide proper identification;
- Provide your unique PIN or password; and
- Specify during what time period your credit report will be accessible to potential creditors (e.g., August 1 to August 5) or for which potential creditor you want the security freeze lifted (e.g., Sears).

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

Credit bureaus must lift a freeze no later than three business days after receiving your request.

What will a potential creditor who requests my file see if it is frozen?

A potential creditor will see a message or a code indicating the file is frozen.

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

No. A potential creditor who requests your file from one of the three credit bureaus 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 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 credit bureaus?

Yes. Different credit issuers may use different credit bureaus. If you want to stop your credit file from being viewed, you must freeze it with Equifax, Experian and TransUnion.

Will a freeze lower my credit score?

No.

To protect my credit, should my spouse's credit file be frozen too?

Yes.

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 888-5-OPTOUT (888-567-8688). Or you can do this online at www.optoutprescreen.com. This will stop most of the offers, such as the ones that go through the credit bureaus. The opt out request lasts for five years, or you can make it permanent.

SAMPLE LETTER TO EQUIFAX FOR PLACING A SECURITY FREEZE
(MUST BE SENT **CERTIFIED MAIL**)

Date

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

Dear Equifax:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applicable):

My current address is:

My address has changed in the past five years. My former address was:

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government-issued identity card AND proof of residence such as a utility bill or phone bill.

Check one of the following:

- I have included a \$10 fee to place a security freeze on my credit file.
- I am a senior (at least 65 years old) and the fee does not apply to me.
- I am an identity theft victim and a copy of my police report (or other investigative report or complaint to a law enforcement agency concerning identity theft) regarding identity theft is enclosed.
- I am a military service member on active duty, and I am attaching a copy of my orders calling me to military service and my orders further extending my period of service, if currently active.

Yours truly,

Your Name

SAMPLE LETTER TO TRANSUNION FOR PLACING A SECURITY FREEZE
(MUST BE SENT **CERTIFIED MAIL**)

Date

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016

Dear TransUnion:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applicable):

My current address is:

My address has changed in the past five years. My former address was:

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government-issued identity card AND proof of residence such as a utility bill or phone bill.

Check one of the following:

- I have included a \$10 fee to place a security freeze on my credit file.
- I am a senior (at least 65 years old) and the fee does not apply to me.
- I am an identity theft victim and a copy of my police report (or other investigative report or complaint to a law enforcement agency concerning identity theft) regarding identity theft is enclosed.
- I am a military service member on active duty, and I am attaching a copy of my orders calling me to military service and my orders further extending my period of service, if currently active.

Yours truly,

Your Name

SAMPLE LETTER TO EXPERIAN FOR PLACING A SECURITY FREEZE
(MUST BE SENT **CERTIFIED MAIL**)

Date

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

Dear Experian:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applicable):

My current address is:

My address has changed in the past five years. My former address was:

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government-issued identity card AND proof of residence such as a utility bill or phone bill.

Check one of the following:

- I have included a \$10 fee to place a security freeze on my credit file.
- I am a senior (at least 65 years old) and the fee does not apply to me.
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Yours truly,

Your Name