



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 or 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 will not be charged any fees for placing, removing, or temporarily lifting a security freeze.

HOW TO FREEZE YOUR CREDIT REPORT

A security freeze means that your credit report 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 report is 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 write to each of the three credit bureaus. 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 will not be charged a fee to place the freeze.

Write to all 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 2000
Chester, PA 19022

For each, you must:

- Send a letter by certified mail;
- If you are a victim of identity theft, you must 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 5 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.);
- If applicable, include payment by check, money order or credit card (Visa, MasterCard, American Express, or Discover cards only).

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

Within five (5) 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 specified period of time or for a specific 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, Internet or mail;
- You must provide proper identification;
- You must provide your unique PIN or password; and
- You must specify during what time period your credit report will be accessible to potential creditors (for example: August 1 to August 5) or for which potential creditor you want the security freeze lifted (for example: 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 Trans Union.

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 1-888-5-OPTOUT (1-888-567-8688). 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 CREDIT BUREAU LETTER FOR PLACING A SECURITY FREEZE
(MUST BE SENT BY CERTIFIED MAIL)**

Date

(NAME OF BUREAU) Security Freeze
P.O. Box 000000
City, STATE 00000

Dear (NAME OF BUREAU):

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

My former name was (if applies):

My current address is:

My address has changed in the past 5 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).

Circle one of the following:

I have included a \$10 fee to place a security freeze on my credit file.

OR

I am a senior (at least 65 years old) and the fee does not apply to me. OR

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.

Yours truly,

Your Name