

# Security Credit Freeze Information

## **Warning Signs of Identify Theft –**

- You see withdrawals from your bank account that you can't explain.
- You don't get your bills or other mail.
- Merchants refuse your checks.
- Debt collectors call you about debts that aren't yours.
- You find unfamiliar accounts or charges on your credit report.
- Medical providers bill you for services you didn't use.
- Your health plan rejects your legitimate medical claim because the records show you've reached your benefits limit.
- A health plan won't cover you because your medical records show a condition you don't have.
- The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don't work for.
- You get notice that your information was compromised by a data breach at a company where you do business or have an account.

## **What does putting a Security Credit Freeze really mean?**

The Federal Trade Commission announced that consumers who are concerned about identity theft or data breaches can freeze their credit **and** place one-year fraud alerts for free.

Under the new Economic Growth, Regulatory Relief, and Consumer Protection Act, consumers in some states – those who previously had to pay fees to freeze their credit will no longer have to do so. In addition, the new law extends the duration of a fraud alert on a consumer's credit report from 90 days to one year. A fraud alert requires businesses that check a consumer's credit to get the consumer's approval before opening a new account.

As part of its work to implement the new law, the Federal Trade Commission has updated its Identity Theft website making it easier for consumers to take advantage of the new provisions outlined in the law.

The Identity Theft website is: [https://identitytheft.gov/?mod=article\\_inline](https://identitytheft.gov/?mod=article_inline)

The FTC says to place a fraud alert, consumers need only contact one of the three credit bureaus, which will notify the other two bureaus. According to the FTC, identity theft was the second biggest category of consumer complaints reported to the FTC in 2017 — making up nearly 14 percent of all the consumer complaints filed last year.

## How much freezing your credit cost?

**Effective September 21, 2018 it will be free to freeze and unfreeze your credit file and those of your children or dependents throughout the United States.**

Freezing your credit means that nobody can pull a credit report, which stops identity thieves from taking out loans or opening credit cards in your name. But a credit freeze also stops you from doing the same thing, so you're not going to want your credit constantly frozen. Switching back and forth between frozen and unfrozen used to mean paying a lot of \$10 fees, but as of September 21 that's no longer the case.

The fee going away makes freezing your credit just a little easier, which will help victims of identity theft and data breaches. The process still means heading to the website of all four major credit agencies and applying for a freeze or calling the agencies, which is annoying.

## The Difference Between a Security Freeze and Credit Monitoring

Credit monitoring only alerts you **after** somebody opens an account in your name. What's the point in that? Sure, you can try and fight it, but by the time that happens, the damage is already done. And if you have to pay for credit monitoring for all four agencies all the time, you're going to just go broke.

A security freeze, on the other hand, is going to **prevent** anybody from opening an account without having access to all your information and your secret PIN number (a ten digit code for two of the agencies, and a six digit code for the third). **Keep this PIN or password in a safe place.**

When you read all of the help pages from the credit agencies, they are going to recommend that you use their other services, and make a big deal that doing a security freeze on your account is going to make it difficult to get credit. But that's a bit of an exaggeration—you can very easily and temporarily lift a freeze should you decide to apply for something, you'll just need to do it ahead of time. No big deal!

## What agencies are involved?

The four major credit monitoring agencies are **Equifax, Experian, TransUnion and Innovis (a new one).**

Credit Freeze can now be placed online **or** by submitting a letter with the required information to each credit agency. Websites for submitting a freeze, temporary lifting or permanent lifting are as follows:

### Equifax:

Online: <https://www.equifax.com/personal/credit-report-services/>

Phone: 1-800-349-9960 (automated), 1-888-298-0045 (live operator)

Mail: Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348

### Experian:

Online: <https://www.experian.com/freeze/center.html#content-01>

Phone: 1-888-397-3742

Mail: Experian Security Freeze, P.O. Box 9554, Allen, Texas 75013

### TransUnion:

Online: <https://www.transunion.com/credit-freeze>

Phone: 1-888-909-8872

Mail: TransUnion LLC, P.O. Box 2000, Chester, PA 19016-2000

**Innovis:** Go to <https://www.innovis.com/securityFreeze> The form to mail your request is on their website. You fill the form out, print it, attach documentation and mail to Innovis Consumer Assistance, P.O. Box 26, Pittsburgh, PA 15230-0026. The service is free for everyone. Phone Number: 800-540-2505

At some point during the process, you'll either be presented with the option to choose a PIN number, or their system will automatically generate one for you. **WRITE THIS NUMBER DOWN.** Put it into a safe place where you will never lose it. If you want to thaw your credit report in the future, you are going to need this PIN.

If you do not save your PIN number, you're going to have to go through a tedious process of calling the credit bureau and requesting a new one, which could take a week to get to your house via snail mail.

If you prefer to freeze your credit by sending a letter to each credit agency, each person submitting a request must fill out a separate form. **Please note that all requests should be sent separately and via certified mail – return receipt requested.** Copies of letters to be sent are included at the end of this presentation.

You might want to place a credit freeze with the National Consumer Telecommunications & Utilities Exchange. They are a reporting agency that collects and reports data on anyone using utility services like cable and satellite service, utilities

like water and electric, and telecommunications services. If you don't apply for new services, you probably haven't heard of them. Putting a freeze credit at the National Consumer Telecommunications and Utilities Exchange (NCTUE) can prevent someone opening a new mobile phone account in your name.

### **National Consumer Telecom & Utilities Exchange**

Online: [https://www.exchangeservicecenter.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.exchangeservicecenter.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Phone: 1-866-349-5355  
Mail: NCTUE Security Freeze,  
P.O. Box 105561,  
Atlanta, GA 30348

### **How long does it take for a security freeze to go into effect?**

Whether consumers ask for a freeze online or by phone, the credit bureau must put the freeze in place within one business day. When consumers request to lift the freeze by phone or online, the credit bureaus must take that action within one hour. (If consumers make these requests by mail, the agency must place or lift the freeze within three business days.)

### **Will a freeze lower my credit score?**

**No.**

### **Additional websites to visit before making a decision to place a Security Freeze:**

<http://blog.aarp.org/2016/05/27/how-why-and-when-to-get-a-security-freeze/>

<http://tinyurl.com/yqsqehrj>

<http://www.bankrate.com/finance/insurance/insurance-identity-theft-1.aspx>

**NOTE: Creating a spreadsheet on Google Drive with the websites, user names and pin numbers makes it easy to access the information from your computer, tablet or cell phone.**

**Experian Security Freeze  
P.O. Box 9554  
Allen, Texas 75013**

This is a request to place a “security freeze,” also known as a “file freeze,” on my credit report. Below is the information requested and enclosed are copies of the appropriate documents and fee.

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_ (Jr/Sr/II/III)

Current Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: **Nevada** Zip Code: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Previous addresses for the past two years (if you have moved):

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

- Please find *enclosed* one copy of a government issued identification card (i.e. driver’s license) AND one copy of a utility, bank or insurance statement. All are recent and legible. They include:

1. \_\_\_\_\_
2. \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Thank you.**

Experian will send a written confirmation notice to consumers once the “security freeze” is in place. The written confirmation will include a personal identification number (PIN) for future use to remove the freeze either temporarily for a business or period of time, or permanently.

**Equifax Security Freeze  
P.O. Box 105788  
Atlanta, Georgia 30348**

This is a request to place a “security freeze,” also known as a “file freeze,” on my credit report. Below are copies of the information requested and enclosed is the appropriate fee.

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_

Current Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: **Nevada** Zip Code: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Please find *enclosed* proof of current mailing address (i.e. copy of utility bill, bank or insurance statement). It includes:

1. \_\_\_\_\_

2. \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Thank you.**

Equifax will send a written confirmation notice to consumers once the “security freeze” is in place. The written confirmation will include a 10 digit security freeze confirmation number for future use to remove the freeze either temporarily for a business or period of time, or permanently.

**TransUnion LLC**  
**P.O. Box 2000**  
**Chester, PA 19016**

This is a request to place a “security freeze,” also known as a “file freeze,” on my credit report. Below are copies of the information requested and enclosed is the appropriate fee.

First Name: \_\_\_\_\_ MI: \_\_\_\_\_ Last Name: \_\_\_\_\_

Current Mailing Address: \_\_\_\_\_

City: \_\_\_\_\_ State: **Nevada** Zip Code: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Please find enclosed proof of mailing address (i.e. copy of utility bill, bank or insurance statement). It includes:

1. \_\_\_\_\_

2. \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**Thank you.**

TransUnion will send a written confirmation notice to consumers once the “security freeze” is in place. The written confirmation will include a personal identification number (PIN) for future use to remove the freeze either temporarily for a business or period of time, or permanently.

# Innovis Security Freeze Request

*\* denotes a required field*

Request Type\* [Privacy](#)

---

Request a Security Freeze

Temporarily lift a Security Freeze

Specific third party temporary lift

Permanently remove an existing Security Freeze

Request a new Freeze PIN for an existing Security Freeze

Need Help?

**Innovis Consumer Assistance**

**1-800-540-2505**

Your Information:

---

First Name\*

Middle Name

Last Name\*

Suffix

Phone Number\*

Social Security Number\*

Date of Birth\*

Are you a victim of identity theft?\*



**No**, I am not a victim of identity theft



**Yes**, I am a victim of identity theft

Current Address

---

Address\*

Address Line 2

City\*

State

ZIP\*

By submitting this form, you are requesting that we place a Security Freeze on your Innovis Credit Report or that we perform an action to an existing Security Freeze. We will send you a confirmation letter.

Mail to:

Innovis Consumer Assistance,

P.O. Box 26,

Pittsburgh, PA 15230-0026

## What documentation should you send in to validate your ID or address?

One item to validate ID such as:

Valid driver's license  
Social Security card  
Pay stub  
W2 form  
1099 form  
Court documents for legal name change  
Birth certificate  
Passport  
Marriage certificate  
Divorce decree  
State ID  
Military ID

**AND** one item to validate address such as:

Valid driver's license  
Utility bill with the correct address (gas, water, cable, residential phone bill)  
Cell phone bill  
Pay stub  
W2 form  
1099 form  
Rental lease agreement/house deed  
Mortgage statement  
Bank statement  
State ID

## **Bonus Options**

**Stop pre-approved credit offers, Junk Mail and Phone Calls**

<https://www.optoutprescreen.com/>

## **National Do Not Mail List (Unwanted Advertising Mail)**

[http://www.directmail.com/mail\\_preference/](http://www.directmail.com/mail_preference/)

## **National Do Not Call Registry**

<https://www.donotcall.gov/>

For more information see <https://www.consumer.ftc.gov/articles/0148-prescreened-credit-and-insurance-offers>

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