

Security Credit Freeze Information for Nevada Residents

What does putting a Security Credit Freeze really mean?

In general, security freezes, also called credit freezes, allow consumers to notify the credit bureaus to block access to their credit report from potential creditors and insurance companies. Basically when you place a credit freeze on your credit report, you are telling the credit bureau not to release your credit report in situations where creditors are trying to open new credit accounts in your name.

What law requires security freezes?

The law on security freezes in Nevada is Senate Bill 80, passed in 2005.

http://www.leg.state.nv.us/73rd/bills/SB/SB80_EN.pdf

http://ag.nv.gov/Hot_Topics/Victims/IDTheft_Laws/

How much does it cost?

Nevada Residents 65 and Older – Free. Under Nevada law, residents 65 or older are entitled to place, temporarily lift or permanently remove a security freeze on their credit report for free. If you can prove your identity has been stolen, you can do it for free too. Otherwise it will cost \$10.00.

<https://help.equifax.com/s/article/What-are-the-security-freeze-fees-in-my-state>

What agencies are involved?

The four major credit monitoring agencies are ***Equifax, Experian, TransUnion and Innovis.***

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: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian: <https://www.experian.com/freeze/center.html>

TransUnion: <https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

Note: Transunion requires you to create an account.

Innovis: <https://www.innovis.com/securityFreeze>

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 must be sent separately and via certified mail. Copies of letters to be sent are included at the end of this presentation.

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

After five (5) business days from receiving your letter, the consumer reporting agencies listed above will place a freeze on providing credit reports to potential creditors.

After ten (10) business days from receiving your letter to place a freeze on your account, the consumer 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.**

Will a freeze lower my credit score?

No.

How do create a freeze or permanently or temporarily lift my security freeze?

Security freezes must be done online or by sending a letter with appropriate documentation. Security freezes can be lifted by calling the agency at the below listed numbers or you can do it via the Internet at the following websites:

Equifax:

Equifax Credit Freeze - Phone Number: 800-349-9960
https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian:

Experian Credit Freeze - Phone Number: 888-397-3742
<https://www.experian.com/freeze/center.html>

TransUnion:

TransUnion Credit Freeze - Phone Number: 888-909-8872
<https://annualcreditreport.transunion.com/fa/securityFreeze/landing>

Innovis:

Innovis - Phone Number: 800-540-2505
<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.

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

<https://www.consumer.ftc.gov/articles/0497-credit-freeze-faq>
<http://blog.aarp.org/2016/05/27/how-why-and-when-to-get-a-security-freeze/>
http://scscc.club/Gigabyte/gg_2017-06Jun.pdf
<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. _____

- Also *enclosed* is a check for the fee of **\$10.00**.

- Fee waived for persons age 65 or older.** Attach date of birth verification (i.e. copy of driver’s license or passport).

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. _____

Also *enclosed* is a check for the fee of **\$10.00**.

Fee waived for persons age 65 or older. Attach date of birth verification (i.e. copy of driver’s license or passport).

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.

Trans Union Freeze
P.O. Box 6790
Fullerton, California 92834

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. _____

Also *enclosed* is a check for the fee of **\$10.00**.

Fee waived for persons age 65 or older. Attach date of birth verification (i.e. copy of driver’s license or passport).

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.

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:

You can stop the pre-approved credit offers by calling 888-567-8688. Or you can do this online at <https://www.optoutprescreen.com/?rf=t>. This will stop most of the offers, the ones that go through the consumer reporting agencies. It's good for five years or you can make it permanent. When you complete the online form, it asks you to print the letter that you will mail in. When you mail in the letter, the opt-out is permanent. **This service is free.**

Do you want to stop Junk Mail?

The Direct Marketing Association can help you stop junk mail. Go to this website to find out how it works: <https://www.dmachoice.org>

HOW DO CONSUMERS REGISTER FOR DMAchoice?

Online registration:

Consumers can register at DMA's consumer website: www.DMAchoice.org for a processing fee of **\$2 for a period of ten years**. Registering online is the fastest way to see results. DMAchoice offers consumers a simple, step-by-step process that enables them to decide what mail they do and do not want.

In addition, DMAchoice online offers registration for DMA's:

- [eMail Preference Service](#) (reduce your unsolicited commercial email);
- [Telephone Preference Service](#) (to reduce national commercial calls for consumers who live in Pennsylvania and Wyoming - consumers in other states are referred to the National Do Not Call Registry: www.donotcall.gov);
- [Deceased Do Not Contact list](#) (for name removal of deceased individuals' names); and
- [Do Not Contact list for Caregivers](#) (for caregivers to register name removal on behalf of those individuals for whom they care)

Mail-in registration:

If you do not wish to complete your registration online, you can register for DMAchoice by using the mail-in form that is online: fill out the [DMAChoice Mail In Form](#) with all required information, print it and mail to the address below.

Or, if you do not have access to the Internet, you can register by sending your name and address (with signature), along with a \$3 processing fee (check or money order payable to DMA) to:

DMAchoice
Data & Marketing Association
P.O. Box 643
Carmel, NY 10512

Processing by mail will take longer than online registration. Please note that categorical and specific company or organization opt-out requests, and other preference services, are not offered through mailed-in requests.

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