

FREEZING YOUR CREDIT FILES

To protect your credit from identity theft, you may wish to put a “security freeze” or “credit freeze” on your credit report. When your credit report is frozen, the credit reporting agencies are prohibited from providing your information to anyone. Without a copy of your credit report, most creditors will refuse to open new credit accounts. Freezing your credit file, therefore, provides an effective safeguard against anyone accessing your credit information or establishing a new credit account in your name.

In the past, credit reporting agencies charged fees to freeze and unfreeze your reports. Now, both Maryland and federal law require that credit freeze services be offered for free. A credit freeze remains in place until you ask the credit agency to remove or temporarily lift it.

To place a security freeze, you must contact each of the three credit reporting agencies (listed below). Upon receiving your requests, the credit agencies will each provide you with a unique PIN (personal identification number) or password. Since you will need these PINs / passwords if you want to remove or temporarily lift the freeze, keep them in a safe place where you will be able to find them.

If you request a freeze online or by phone, the agency must place the freeze within one business day. If you make your request by mail, the agency must place the freeze within three business days after it gets your request.

While the agencies must provide free credit freezes, they may charge for other services, like credit monitoring. Make sure you sign up for only the service you want.

To remove or temporarily lift a credit freeze, you will need to provide each agency with the PIN / password you were given by that agency.

If the request is made online or by phone, the credit agency must lift a freeze within one hour. If the request is made by mail, then the agency must lift the freeze no later than three business days after getting your request.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit agency the business will contact, you can save some time by lifting the freeze only at that particular credit agency. Otherwise, you need to make the request with all three credit agencies.

FREQUENTLY ASKED QUESTIONS

Who can see my frozen credit file?

- Existing creditors can access the file
- Collection agencies
- Government agencies collecting child support, taxes, investigating Medicaid fraud, or in response to a court ordered subpoena

Can I order my credit reports and credit scores if my file is frozen?

Yes you can order both.

What will a new creditor who requests my file see if it's frozen?

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

If more than one person in my house wants to request a credit freeze, do we each request it?

Yes. Each person has an individual credit history.

Will a freeze lower my credit score?

No.

Will a freeze prevent a thief from making charges to my existing credit accounts?

No. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

What's an "extended fraud alert"?

Fraud alerts are another tool that can be used to help fight identity theft. When you place a fraud alert on your credit reports, creditors must try to verify your identity before extending new credit. This usually means calling you to check if you are the person who is attempting to get credit.

When you request a fraud alert with one credit reporting company, that company must notify the others of the request. Fraud alerts are free but are time-limited. The new law extends the duration of fraud alerts from 90 days to one year.

While fraud alerts provide some protection, credit freezes give you greater control over your credit information.

To Place a Security Freeze or Fraud Alert, Contact:

Equifax Security Freeze

1-800-685-1111

P.O. Box 105788, Atlanta, GA 30348

<https://www.freeze.equifax.com/Freeze/>

Experian Security Freeze

1-888-397-3742

P. O. Box 9554, Allen, TX 75013

www.experian.com/freeze

Trans Union Security Freeze

P.O. Box 6790, Fullerton, CA 92834-6790

1-888-909-8872

<https://annualcreditreport.transunion.com/fa/securityFreeze/landing>

For additional information or to obtain this factsheet in an alternative format, contact:

Howard County-Office of Consumer Protection

410-313-6420 (voice/relay)

consumer@howardcountymd.gov