How to "Freeze" Your Credit Files

Tips for Consumers

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If you live in California, you have the right to put a "security freeze" on your credit file.1 A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent identity theft. 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 would probably not be able to get credit in your name.

A security freeze is free to identity theft victims who have a police report of identity theft.

If you are not an identity theft victim and you are under 65 years of age, it will cost you $10 to place a freeze with each of the three credit bureaus. That's a total of $30 to freeze your files. If you are not an identity theft victim and you are 65 years of age or older, it will cost you $5 to place a freeze with each of the three credit bureaus. That's a total of $15 to freeze your files.

How Do I Place a Security Freeze?

To place a freeze, you must contact each of the three credit bureaus. You can place the freeze by mail. See the sample letters at the end of this sheet for addresses and what information to include.

You may also be able to place the freeze by phone or online. Please visit *www.equifax.com, www.experian.com*, and *www.transunion.com* for up-to-date options.

You must provide identifying information. If you are an identity theft victim, provide a copy of your police report (or DMV investigative report) of identity theft. Otherwise, if you are under 65 years of age, provide payment of $10 to each of the credit bureaus; if you are 65 years of age or older, provide payment of $5 to each of the credit bureaus.

Can I Open New Credit Accounts if My Files Are Frozen?

Yes. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file. You can lift it for a period of time. Or you can lift it for a specific creditor. After you contact the credit bureaus asking for the freeze, each credit bureau will send you a Personal Identification Number (PIN). You will also get instructions on how to lift the freeze by using your PIN. The credit bureaus must lift your freeze within three days.

For consumers under 65 years of age, the fee for lifting the freeze temporarily is $10 for a date-range lift or for a lift for a specific creditor. For consumers 65 years of age or older, the fee for either type of temporary lift is $5.

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California Department of Justice
Privacy Enforcement and Protection Unit
www.oag.ca.gov/privacy

What Is the Difference Between a Fraud Alert and a Freeze?

A fraud alert is a special message on the report that a credit issuer receives when checking a consumer's credit rating. It tells the credit issuer that there may be fraud involved in the account. A fraud alert can help protect you against identity theft. A fraud alert can also slow down your ability to get new credit. It should not stop you from using your existing credit cards or other accounts. A security freeze means that your credit file cannot be seen by potential creditors, insurance companies, or employers doing background checks – unless you give your consent. Most businesses will not open credit accounts without first checking a consumer's credit history.

How Long Does it Take for a Security Freeze to Be in Effect?

Credit bureaus must place the freeze no later than three business days after receiving your written request.

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 Creditor Who Requests My File See if it Is Frozen?

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

Can a Creditor Get My Credit Score if My File Is Frozen?

No. A 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 Still Get My Free Annual Credit Report if My File Is Frozen?

Yes. To order your free annual credit reports, see our *CIS 11: How to Order Your Free Credit Reports*. For Experian and TransUnion reports, use the regular procedures for ordering. For Equifax, order by mail using the form included in *CIS 11* and also provide the PIN issued to you by Equifax when you freeze your file.

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 behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit – unless you opt out of receiving such offers. See below for how to opt out of pre-approved credit offers. Government agencies may have access for collecting child support payments or taxes or for investigating Medi-Cal fraud. 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 need to freeze it with Equifax, Experian, and TransUnion.

Will a Freeze Lower My Credit Score?

No.

Can an Employer Do a Background Check on Me if I Have a Freeze on My Credit File?

No. You would have to lift the freeze to allow a background check or to apply for insurance, just as you would to apply for credit. The process for lifting the freeze is described above.

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 888-5OPTOUT (567-8688). Or you can do this online at *www.optoutprescreen.com*. This will stop most of the offers, the ones that go through the credit bureaus. It's good for five years or you can make it permanent.

Does My Spouse's File Have to Be Frozen, Too?

Yes. Both spouses have to freeze their separate credit files, via separate requests, in order to get the benefit. That means the total cost for freezing for consumers under 65 years of age is $10 x 3 credit bureaus x 2 people = $60. For consumers 65 years of age or older, the total cost for freezing is $5 x 3 credit bureaus x 2 people = $30.

What Law Requires Security Freezes?

The California law on security freeze is in the California Consumer Credit Reporting Agencies Act, at California Civil Code §§ 1785.11.2-1785.11.6 and 1785.15.

This fact sheet is for informational purposes and should not be construed as legal advice or as policy of the State of California. If you want advice on a particular case, you should consult an attorney or other expert. The fact sheet may be copied, if (1) the meaning of the copied text is not changed or misrepresented, (2) credit is given to the California Department of Justice, and (3) all copies are distributed free of charge.

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Sample Freeze Letter to Equifax

[Date] _____

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

Dear Equifax:

I would like to place a security freeze on my Equifax credit file.

My full name is:

My current home address is:

My former address was:

My Social Security number is:

My date of birth is:

Please check one:

☐ I am under 65 years of age, and I will pay the fee of $10 for placing the freeze

☐ I am 65 years of age or older, and I will pay the fee of $5 for placing the freeze [by check, money order, or credit card]

☐ I am an identity theft victim and a copy of my policy report or DMV investigative report of identity theft is enclosed.

Yours truly,

[Your name and address]

Sample Freeze Letter to Experian

[Date] _____

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

Dear Experian:

I would like to place a security freeze on my Experian credit file.

My full name is:

My current home address is:

Below is a list of my addresses for the past two years:

My Social Security number is:

My date of birth is:

As proof of my residence, I am enclosing the following two items:[1]

Please check one:

☐ I am under 65 years of age, and I will pay the fee of $10 for placing the freeze

☐ I am 65 years of age or older, and I will pay the fee of $5 for placing the freeze [by check, money order, or credit card]

☐ I am an identity theft victim and a copy of my policy report or DMV investigative report of identity theft is enclosed.

Yours truly,

[Your name and address]

[1] Enclose a copy of a government issued identification card and a copy of a recent utility bill, bank statement, or insurance statement that displays your name, current mailing address, and the date of issue.

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Sample Freeze Letter to TransUnion

[Date] _____

TransUnion Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790

Dear TransUnion:

I would like to place a security freeze on my TransUnion credit file.

My full name is:

My current home address is:

My Social Security number is:

My date of birth is:

As proof of my residence, I am enclosing the following item:[2]

Please check one:

☐ I am under 65 years of age, and I will pay the fee of $10 for placing the freeze

☐ I am 65 years of age or older, and I will pay the fee of $5 for placing the freeze [by check, money order, or credit card]

☐ I am an identity theft victim and a copy of my policy report or DMV investigative report of identity theft is enclosed.

Yours truly,

[Your name and address]

[2] Enclose a copy of a state issued identification card or driver's license.