



# Freeze Access to Your Credit

## What Is a Security Freeze

A 'security freeze' is a new consumer right provided by North Carolina law, enacted as part of the Identity Theft Protection Act of 2005 pushed by Attorney General Roy Cooper. Placing a security freeze on your credit reports can block an identity thief from opening a new account or obtaining credit in your name. A security freeze, also known as a credit or a file freeze, keeps new creditors from accessing your credit report without your say so. If you activate a security freeze, an identity thief cannot take out new credit in your name, even if the thief has your Social Security number or other personal information, because creditors cannot access your credit report.

## How to Place a Security Freeze

Any consumer can request a security freeze. They are free to identity theft victims who have filed a police report. Other consumers may pay \$10 to each of the three credit bureaus for a total cost of \$30 per person to freeze their credit reports for an unlimited time.

To place a freeze, send a letter by certified mail to each of the three credit bureaus that includes the following information along with payment:

- Full name including middle initial and any suffix (such as Jr.)
  - Home addresses for the last five years
  - Social Security Number and date of birth
  - Two proofs of residence (examples: copy of driver's license, utility bill, insurance statement, bank statement)
  - Police or DMV report if you're a victim of identity theft
  - \$10 payment by check, money order, or credit card\* (Visa, Master Card, American Express or Discover accepted. Must include card name, account number and expiration date and 3 or 4 digit card identification number on back of card)
- \*TransUnion accepts payment by credit card only.*

**Equifax  
Security Freeze**  
PO Box 105788  
Atlanta, GA 30348

**Experian Security  
Freeze**  
PO Box 9554  
Allen, TX 75013

**TransUnion Security  
Freeze**  
PO Box 6790  
Fullerton, CA 92834

A sample letter is available at [www.noscamnc.gov](http://www.noscamnc.gov) that you can modify and send to all three credit bureaus.

## How to Remove a Security Freeze

Within ten days of a credit bureau placing a security freeze on your credit, the bureau will send you a unique PIN number and instructions on how to lift the freeze temporarily or to remove it permanently.

If you want to take out a loan, get a new credit card or apply for a job or certain services, you can lift the security freeze for a certain period of time by notifying the credit bureau according to its procedures. The credit bureau should “thaw” your freeze within three business days of receiving the request.

The credit bureaus can charge you as much as \$10 for temporarily lifting or permanently removing the freeze, unless you are a victim of identity theft and have provided a valid police report or complaint.

## More Information about a Security Freeze

Credit bureaus must place a freeze on your credit within five business days of receiving your written request.

A creditor who requests your file will see a message or code indicating that the report is frozen and may treat your application as incomplete not rejected. The creditor will not see your credit score.

Certain entities can continue to access your credit despite the freeze, such as government agencies for purposes of collecting child support payments or taxes and your existing creditors or collection agencies acting on their behalf.

Other creditors may also use your information to offer you pre-approved credit. You can stop most pre-approved credit offers by calling (888) 5-OPT-OUT or by going online at [www.optoutprescreen.com](http://www.optoutprescreen.com).

You will still be able to get a free copy of your credit report annually from each credit bureau by visiting [www.annualcreditreport.com](http://www.annualcreditreport.com).

### LEGISLATIVE HISTORY

A Security Freeze is available for all North Carolinians as part of the [Identity Theft Protection Act of 2005 \(N.C.G.S. § 75-63\)](#), which was pushed through by Attorney General Roy Cooper and became law on December 1, 2005.

Attorney General Cooper also won additional help for North Carolina military personnel, veterans and other consumers affected by the recent Veterans Affairs security breach. People affected by that breach have at least until January 1, 2007 to secure a free credit freeze. For more information, see our tip sheet “Free Security Freeze for Veterans and Military Personnel,” available online at [www.noscamnc.gov](http://www.noscamnc.gov).