

## FREQUENTLY ASKED QUESTIONS

**Can some companies still review my credit history even with a Security Freeze in place?**

Yes. Some private companies, government agencies and courts can still access your credit files with a Security Freeze in place. These include companies with which you are currently doing business, companies affiliated to those you do business with, those to which you owe money, and collection agencies.

**What will a new creditor who requests my file see if it is frozen?**

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

**Will a Security Freeze lower my credit score?**

No.

**Can a new creditor get my credit score if my file is frozen?**

No.

**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 (888-567-8688) or by going online to [www.optoutprescreen.com](http://www.optoutprescreen.com).



**Where can I obtain more information regarding identity theft?**

Identity theft occurs when someone uses your name or personal information to open an unauthorized new account, make unauthorized charges, secure services or benefits, or borrow money. This crime continues to be the most common consumer fraud complaint in the country. It is of particular concern in New York, which has one of the highest per-capita rates of identity theft in the country.

Visit [www.dos.ny.gov/consumerprotection](http://www.dos.ny.gov/consumerprotection) for more ID Theft information.

**How do I contact the three credit bureaus to place or lift a Security Freeze?**

### TransUnion

TransUnion LLC  
P.O. Box 2000  
Chester, PA 19016  
1-888-909-8872

<https://freeze.transunion.com>

### Equifax

Equifax Security Freeze  
P. O. Box 105788  
Atlanta, GA 30348  
1-800-349-9960

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

### Experian

Experian  
P. O. Box 9554  
Allen, TX 75013  
1-888-397-3742

<https://www.experian.com/freeze>

# NEW YORK STATE SECURITY FREEZE LAW

**Think you might be a  
victim of IDENTITY THEFT?**

**Take hold of your CREDIT  
so no one else can!**



**Division of  
Consumer Protection**

A Division of the New York Department of State

1-800-697-1220

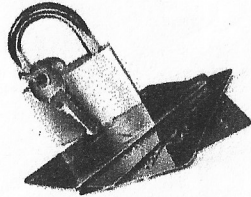
[www.dos.ny.gov/consumerprotection](http://www.dos.ny.gov/consumerprotection)

Andrew M. Cuomo  
Governor

Rossana Rosado  
Acting Secretary of State

1877-322-8228

**The Security Freeze law is a tool you have at your disposal to block someone from obtaining credit using your name or personal information. It prevents creditors from gaining access to your credit report for review and as a result, most lenders will refuse to open a new account without your authorization.**



### **How a Security Freeze works**

After you make a formal request for a credit freeze to all three major credit bureaus, they will stop providing your credit file to potential creditors. Most businesses will not open a credit account without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and social security number will not be able to obtain credit in your name. If you decide to apply for new credit during the time of the freeze, you can authorize the credit agencies to lift the freeze temporarily so legitimate applications for credit or services can be processed.

### **How to obtain a Security Freeze**

To request a Security Freeze, you must contact each of the three major credit reporting agencies: TransUnion, Experian and Equifax (contact information appears at the end of this brochure). You can make your request via mail, internet or telephone. The credit bureaus will collect your information, confirm your identity and place a credit freeze within one day of your formal request. The credit reporting agencies will mail you written notification of your freeze along with a password or a Personal Identification Number (PIN). You will use the password to identify yourself when contacting the credit bureaus and/or when requesting to lift the Security Freeze.

Consumers who place a Security Freeze on their credit report need to plan ahead before seeking to obtain new credit, employment, or insurance, to allow time for credit bureaus to process your request to lift the freeze.



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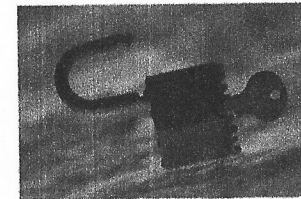
*Advocating for and Empowering New York Consumers*

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### **How to remove a Security Freeze**

Consumers may request that the Security Freeze be lifted temporarily or permanently by contacting each of the credit reporting agencies. Requests must be accompanied by proper identification and payment of a fee, if applicable. Each credit bureau must lift the freeze within 15 minutes of a request received by telephone or internet.



### **Fees associated with the Security Freeze**

There is no charge for placement of the first Security Freeze. You can be charged up to \$5 to place a second or subsequent freeze on your report or to remove the Security Freeze. If you are a victim of identity theft, there is no charge for placement, removal or restoration of a Security Freeze as long as you provide a copy of an identity theft report from a law enforcement agency or an ID Theft Victim Affidavit from the Federal Trade Commission. Placing and temporarily lifting a Security Freeze is also free for victims of domestic violence. To be eligible, victims must provide an order of protection, a domestic violence incident report, a police report, or a signed affidavit from a service provider.





FEDERAL TRADE COMMISSION  
CONSUMER INFORMATION  
consumer.ftc.gov

## Credit Freeze FAQs

If you're concerned about identity theft, those reported mega-data breaches, or someone gaining access to your credit report without your permission, you might consider placing a credit freeze on your report.

- What is a credit freeze?
- Does a credit freeze affect my credit score?
- Does a credit freeze stop prescreened credit offers?
- Can anyone see my credit report if it is frozen?
- How do I place a freeze on my credit reports?
- How do I lift a freeze?
- What's the difference between a credit freeze and a fraud alert?

### What is a credit freeze?

Also known as a security freeze, this tool lets you restrict access to your credit report, which in turn makes it more difficult for identity thieves to open new accounts in your name. That's because most creditors need to see your credit report before they approve a new account. If they can't see your file, they may not extend the credit.

### Does a credit freeze affect my credit score?

No. A credit freeze does not affect your credit score.

A credit freeze also does not:

- prevent you from getting your free annual credit report

- keep you from opening a new account, applying for a job, renting an apartment, or buying insurance. But if you're doing any of these, you'll need to lift the freeze temporarily, either for a specific time or for a specific party, say, a potential landlord or employer. The cost and lead times to lift a freeze vary, so it's best to check with the credit reporting company in advance.
- prevent a thief from making charges to your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

### Does a credit freeze stop prescreened credit offers?

No. If you want to stop getting prescreened offers of credit, call 888-5OPTOUT (888-567-8688) or go online. The phone number and website are operated by the nationwide credit reporting companies. You can opt out for five years or permanently. However, some companies send offers that are not based on prescreening, and your federal opt-out right will not stop those kinds of solicitations.

As you consider opting out, you should know that prescreened offers can provide many benefits, especially if you are in the market for a credit card or insurance. Prescreened offers can help you learn about what's available, compare costs, and find the best product for your needs. Because you are pre-selected to receive the offer, you can be turned down only under limited circumstances. The terms of prescreened offers also may be more favorable than those that are available to the general public. In fact, some credit card or insurance products may be available only through prescreened offers.

### Can anyone see my credit report if it is frozen?

Certain entities still will have access to it.

- your report can be released to your existing creditors or to debt collectors acting on their behalf.
- government agencies may have access in response to a court or administrative order, a subpoena, or a search warrant.

### How do I place a freeze on my credit reports?

Contact each of the nationwide credit reporting companies:

- Equifax — 1-800-349-9960
- Experian — 1-888-397-3742
- TransUnion — 1-888-909-8872



You'll need to supply your name, address, date of birth, Social Security number and other personal information. Fees vary based on where you live, but commonly range from \$5 to \$10.

After receiving your freeze request, each credit reporting company will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password in a safe place. You will need it if you choose to lift the freeze.

### How do I lift a freeze?

A freeze remains in place until you ask the credit reporting company to temporarily lift it or remove it altogether. A credit reporting company must lift a freeze no later than three business days after getting your request. The cost to lift a freeze varies by state.

If you opt for a temporary lift because you are applying for credit or a job, and you can find out which credit reporting company the business will contact for your file, you can save some money by lifting the freeze only at that particular company.

### What's the difference between a credit freeze and a fraud alert?

A credit freeze locks down your credit. A fraud alert allows creditors to get a copy of your credit report as long as they take steps to verify your identity. For example, if you provide a telephone number, the business must call you to verify whether you are the person making the credit request. Fraud alerts may be effective at stopping someone from opening new credit accounts in your name, but they may not prevent the misuse of your existing accounts. You still need to monitor all bank, credit card and insurance statements for fraudulent transactions.

Three types of fraud alerts are available:

- **Initial Fraud Alert.** If you're concerned about identity theft, but haven't yet become a victim, this fraud alert will protect your credit from unverified access for at least 90 days. You may want to place a fraud alert on your file if your wallet, Social Security card, or other personal, financial or account information are lost or stolen.
- **Extended Fraud Alert.** For victims of identity theft, an extended fraud alert will protect your credit for seven years.
- **Active Duty Military Alert.** For those in the military who want to protect their credit while deployed, this fraud alert lasts for one year.

To place a fraud alert on your credit reports, contact one of the nationwide credit reporting companies. A fraud alert is free. You must provide proof of your identity. The company you call must tell the other credit reporting companies; they, in turn, will place an alert on their versions of your report.