

NEW YORK STATE SECURITY

FREEZE



HELPING YOU PUT
IDENTITY THEFT

ON *ICE*

New York State
Consumer Protection Board

www.nysconsumer.gov

Identity Theft occurs when someone uses your name or personal information to open an unauthorized new account, make unauthorized changes, secure services or benefits or borrow money. This crime continues to be the most common consumer fraud complaint, affecting approximately 10 million Americans each year. It is of particular concern in New York, which has one of the highest per-capita rates of Identity Theft in the country. New Yorkers have a tool to use against Identity Theft: The New York State Security Freeze Law.

How a Security Freeze Works

At your request, a security Freeze is placed on your credit file, which is sometimes called your “credit history.” The Security Freeze prevents lenders and others from gaining access to your credit report for review. With a Security Freeze in place, the lender will not be able to get a copy of your credit history and, as a result, most lenders will refuse to open a new account.

The Security Freeze will, in most cases, block someone from opening a new account or borrowing money using your name or personal information. There is no charge for New York State residents, to place a Security Freeze on their credit report if they are the victim of Identity Theft or if they are making this request for the first time.

The Security Freeze may be particularly beneficial for consumers who have been the victim of Identity Theft, domestic violence or stalking, or who believe their personal information has been compromised.

Benefits and Risks of a Security Freeze

Not everyone will want to place a Security Freeze on their credit file. With a Security Freeze in place, you won't be able to borrow money, obtain instant credit or get a new credit card until you temporarily lift or permanently remove the Security Freeze. The same is true of new insurance coverage and background checks that might be required by a new employer. Additionally, it can impede renting an apartment or other housing opportunities.

How to Obtain a Security Freeze

To obtain a Security Freeze, contact each of the three major credit reporting agencies (CRA): TransUnion, Experian and Equifax (contact information appears at the end of this brochure). You can place a Security Freeze by mail, Internet or telephone. Each CRA is required to have a secure website and a dedicated toll-free number to place a Security Freeze. By law, the credit bureaus will have **one business day from the date they receive your request to place a Security Freeze on your credit file.**

Requests for a Security Freeze must contain personal information that will be specified by each credit bureau. This information may include your name, addresses during the past five years and social Security number. Credit bureaus need this information to verify your identity and process your request.

If you wish to use the mail and write a letter, the Consumer Protection Board's website (www.nysconsumer.gov) contains information on the requirements of each CRA, along with sample letters that can be used to initiate your request for a Security Freeze. Each letter must be sent with confirmation of delivery.

What Happens Next?

The credit bureaus (all of which are private companies) will write back to you within five business days of placing the freeze, confirming that it has been activated. These letters will also contain a password or a Personal Identification Number (PIN).

To temporarily lift or permanently remove your Security Freeze, you will use this password or PIN to identify yourself when contacting the credit bureaus. Each CRA will give you a different password or identification number. The PIN cannot be a Social Security number or a sequential portion thereof.

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 temporarily.

How to Remove the Security Freeze

Consumers may request that the Security Freeze be lifted temporarily, or permanently, and should follow the instructions provided by each CRA. To obtain a temporary lift of the Security Freeze, consumers must inform the CRA of the name of the party to whom the report should be made available or the period of time when the report should be available to all requestors.

Requests for a temporary or permanent removal of the Security Freeze must be accompanied by proper identification and payment of the applicable fee. **CRAs must lift the freeze with 15 minutes of a request received by telephone or secure electronic mechanism (e.g., 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 a ID 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.

FREQUENTLY ASKED QUESTIONS

Can I order my own credit report if my file is frozen?

Yes. To obtain a free copy of your credit report (a free copy is available from each of the three credit bureaus every 12 months), visit www.annualcreditreport.com or call toll free at 1-877-322-8228. Hearing-impaired consumers can access via TDD service at 1 -877-730-4104.

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 to which you owe money; and collection

agencies. Credit card companies and other lenders can also access this information in order to offer you credit cards and related services. (You can block most of these credit card offers by calling 1-888-5OPT-OUT (1-888-567-8688) or make this request online at www.optoutprescreen.com) You have the option of “opting-out for five years or permanently. “Opting-out” only affects credit offers that use the credit bureaus for information.

Will a Security Freeze lower my credit score?

No.

Does one Security Freeze cover everyone in my household?

No. All adults have to freeze their separate credit files, via separate letters requesting the freeze, in order to obtain the benefit of a Security Freeze.

What is the difference between a Security Freeze and Fraud Alert?

A fraud alert is a special message on the credit report at 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. It does not limit access to your file. A fraud alert can help protect you against Identity Theft, but 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 accessed by potential creditors, insurance companies, or employers doing background checks - - unless you give your personal consent or authorization.

Where can I obtain more information regarding Identity Theft?

The NYS Consumer Protection Board has prepared information on how to avoid becoming a victim of Identity Theft and what to do if your identity is stolen. That information is available at www.nysconsumer.gov.

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

| <u>TransUnion Security Freeze</u> | <u>Equifax Security Freeze</u> | <u>Experian Security Freeze</u> |
|---|---|---|
| Fraud Victim Assistance Department PO Box 6790 | | |
| Fullerton, CA 92834 | PO Box 105788 Atlanta, GA 30348 | PO Box 9554 Allen, TX 75013 |
| www.transunion.com | www.equifax.com | www.experian.com |
| To place a Fraud Alert by phone: 1-800-680-7289 | To place a Fraud Alert by phone: 1-800-525-6285 | To place a Fraud Alert by phone: 1-888-397-3742 |
| To place a security freeze by phone: 1-888-909-8872 | To place a security freeze by phone: 1-800-349-9960 | To place a security freeze by phone: 1-866-580-6066 |
| To place a security freeze online: | To place a security freeze online: | To place a security freeze online: |
| https://annualcreditreport.transunion.com/fa/securityFreeze/landing | https://www.freeze.equifax.com/Freeze/javascript/SFF_PersonalIDinfo.jsp | https://www.experian.com/consumer/cac/InvalidateSession.do?code=Freeze |

Call the NYS Consumer Protection Board for all consumer-related assistance or to file a complaint

NYS Consumer Protection Board

Advocating for and Empowering NY Consumers

1-800-697-1220

www.nysconsumer.gov

A Product of the NYS Consumer Protection Board's Identity Theft Prevention and Mitigation Program



Note: For all three (3) Credit Reporting Agencies:

1. If this is your first time placing a security freeze, there is no fee for requesting it. To remove or temporarily lift the security freeze, you will be charged a fee of up to \$5.
2. Under NYS law, if you are a victim of identity theft and submit a copy of a police report or a signed copy of a Federal Trade Commission (FTC) ID Theft Victim Affidavit, you will not be required to pay this fee.
3. There is also an exception for victims of domestic violence who submit a valid domestic violence incident report, police report, order of protection, or a signed affidavit from certain first responders to domestic violence (such as rape crisis counselors, medical or mental health providers).
4. Make sure that each copy of your personal information is legible (enlarge if necessary) and it displays your name and current mailing address, as well the date of when the document was issued. The date(s) on these documents must be recent.

Security Freeze letter request to Equifax, Inc.

You must send this letter to Equifax by either certified mail or overnight mail through the U.S. Postal Service to:

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348

Date:

Dear Equifax:

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

My full name (with middle initial and generation, such as Jr. or Sr.) is:

My complete current address is:

My date of birth is:

My Social Security number is:

I am also enclosing a copy of a document (such as a utility bill) that verifies my current mailing address.

Yours truly,

Security Freeze Request to Experian Inc.

Information on what to send to Experian:

1. Experian will **NOT** accept credit card statement, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof.
2. To protect your personal information, Experian **does not** return correspondence sent to them. **Thus, keep your original documents and only send copies to Experian.**

You must send this letter to Experian by either certified mail or overnight mail through the U.S. Postal Service to:

Experian Security Freeze
PO Box 9554
Allen, TX 75013

Date:

Dear Experian:

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

My full name (with middle initial and generation, such as Jr. or Sr.) is:

My Social Security number is:

My date of birth is:

My complete current address is:

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

I am enclosing one copy of a government-issued identification card, such as a driver's license, state ID card, military ID card, etc.

To help verify my current address, I am also enclosing one copy of a utility bill, bank or insurance statement, etc.

Enclosed are copies of _____ for proof that I am a victim of Identity Theft or a victim of domestic abuse.

Yours truly,

Security Freeze request to TransUnion Inc.

Note: TransUnion reserves the right to ask for further proof of identity should the information you provide not be complete or if security warrants it. The following can be used as proof of address and Social Security number: copies of current driver's license, bank or credit union statement, Medicaid or Medicare card, paycheck stub, state ID card, W2 form.

TransUnion will accept letters by regular mail, certified mail or overnight mail from the U.S. Postal Service at this address:

TransUnion
Fraud Victim Assistance Department
PO Box 6790
Fullerton, CA 92834

Date:

Dear TransUnion;

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

My name is:

Other name(s) used:

My current address is:

My previous address is (if you have other addresses in the previous five (5) years):

My home phone is:

My Social Security number is:

My date of birth is:

My driver's license # is:

Yours truly,