

“CONSUMER REPORT SECURITY FREEZE”

THE LAW

- Florida State Statute 501.005 “Consumer report security freeze” requires the credit reporting agencies (Experian, Equifax and TransUnion) to allow you to place a security freeze on your credit reporting information. The credit reporting agency will not release your credit report, credit score or any other information contained in your report to a third party without authorization from you. A security freeze will also stop a background check or other identity verification check that uses credit report information. However, the following entities can still access your information even if a security freeze is in effect: creditors with whom you already have a relationship may still access information; collection agencies acting on their own behalf can review your account; government agencies may have access in response to a court or administrative order, subpoena, or search warrant; other creditors may have access to your information to make offers of credit.
- You will be issued a personal identification number (PIN) that only you know and can use to temporarily “thaw” your credit so that legitimate applications for credit and services (e.g. new credit cards, loans, mortgages) can be processed.

HOW TO PLACE A SECURITY FREEZE ON YOUR CREDIT REPORT INFORMATION

- In order to insure your credit report is secure you must place a security freeze with each of the three main credit reporting agencies (Experian, Equifax and TransUnion).
- Each spouse must place a security freeze on their own credit files.
- Costs:
 1. To place a security freeze persons under age 65 pay \$10 per agency; persons over age 65 pay nothing to place or permanently remove a security freeze.
 2. To temporarily “thaw” a security freeze everyone is charged \$10 per agency. Frequently it may be necessary to thaw your freeze with only one agency, so inquire as to the agency used by the creditor.
- Each agency will provide complete details about credit report freezing and thawing. If you freeze your reports online, the agency’s website will give the info you need. If you freeze your reports by mail, the agency will send your PIN and complete details via mail. Each will provide contact information, including phone numbers.

• **Equifax:** 3 methods:

1. Online at www.equifax.com
Under heading “**How do I...**”, select “**Request a Security Freeze**”.
2. By letter via certified mail-return receipt requested; see sample; *note the enclosures you must include.*
3. By phone 1-800-685-1111 *Recorded message wait for instructions.*

• **Experian:** 3 methods:

1. Online at www.experian.com/freeze/center.html
Under heading “**Add a Security Freeze**”, click on “**Begin**”
2. By letter via certified mail-return receipt requested; see sample; *note the enclosures you must include.*
3. By phone 1-888-397-3742 *Recorded message wait for instructions.*

• **TransUnion:** 3 methods:

1. Online at <http://www.transunion.com>
Under heading “**Identity Theft**” select “**How a Security Freeze helps...**”, then select “**Online: You may process your Security Freeze request online.**”
2. By letter via certified mail-return receipt requested; see sample; *note the enclosures you must include.*
3. By phone 1-888-909-8872 *Recorded message wait for instructions.*

YOU HAVE THE OPTION TO TEMPORARILY THAW YOUR CREDIT REPORT INFORMATION AND ALLOW ACCESS TO YOUR ACCOUNTS IF NECESSARY.

- After placing a freeze on your credit report information, each agency will issue a PIN you can use when authorizing a temporary opening or “thaw” of your credit information, along with information about the various methods you can use to temporarily thaw the freeze (either online, by mail, or by phone).
 - A thaw can be for as little as 24 hours or as long as a number of weeks. When done online it can be effective as soon as the next day depending on the credit report agency.

Questions concerning a Security Freeze can be directed to:

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