

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.



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 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

Andrew M. Cuomo
Governor

Rossana Rosado
Acting Secretary of State

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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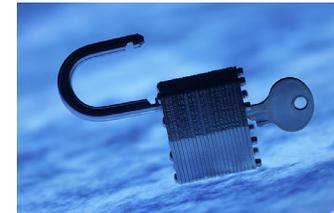
Advocating for and Empowering New York Consumers

1-800-697-1220

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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.