



FREQUENTLY ASKED QUESTIONS ABOUT SECURITY FREEZES

WHAT WILL A CREDITOR WHO REQUESTS MY FILE SEE IF IT IS FROZEN? Creditors will see a message or code indicating that your file is frozen.

CAN A CREDITOR GET MY CREDIT SCORE IF MY FILE IS FROZEN? *No.* Creditors requesting a frozen credit file cannot access your credit score.

CAN ANYONE SEE MY CREDIT REPORT OR SCORE WHEN MY FILE IS FROZEN? Certain exemptions allow access to your files for purposes that include debt or tax collection, government administrative orders, court actions including warrants and subpoenas, insurance issues, account maintenance, child support, fraud prevention, extensions of credit, and investigations by state agencies.

Your report can still be released to existing creditors or to collection agencies acting on their own behalf to review or collect on your account.

DO I HAVE TO FREEZE MY FILE WITH ALL THREE CREDIT BUREAUS? *Yes.* Different credit issuers may use different credit bureaus. If you want to stop your credit file from being viewed, you must freeze it with all three agencies.

CAN I ORDER MY OWN CREDIT REPORT IF MY FILE IS FROZEN? *Yes.*

DOES FREEZING MY FILE MEAN THAT I WON'T RECEIVE PRE-APPROVED CREDIT OFFERS? *No.* You can stop receiving most pre-approved credit offers by calling 888-5OPTOUT (888-567-8688) or online at www.optoutprescreen.com. The opt-out order remains in effect for five years unless you make it permanent.

WILL A FREEZE LOWER MY CREDIT SCORE? *No.*

WHAT LAW REQUIRES THAT SECURITY FREEZES BE AVAILABLE FOR ALL CITIZENS OF WEST VIRGINIA? W.Va. Code §46A-6L-101 to 106, which became law on June 8, 2007. ■

Sample Security Freeze Request Letter

You can use this template as an approximate guide for your letter. Insert proper *(information)* where indicated.

(CREDIT BUREAU) Security Freeze
(Address)
(City, State, Zip)
(Date)

Dear *(CREDIT BUREAU)*:

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

My name is:

My former name was (if applicable):

My current address is:

My address has changed within the past 5 years.

My previous addresses are (if applicable):

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Include one of the following paragraphs in your letter.

I have included payment of the \$5.00 fee to place a security freeze on my credit file.

-OR-

I'm an identity theft victim and have included a copy of my police or other investigative report or a written complaint to the FTC, West Virginia Attorney General's Office, or law enforcement agency regarding the identity theft.

Sincerely,
(YOUR NAME)

This information presented by
Darrell V. McGraw, Jr.
West Virginia Attorney General
CONSUMER PROTECTION HOTLINE

1-800-368-8808

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FROM THE OFFICE OF
DARRELL McGRAW
WEST VIRGINIA ATTORNEY GENERAL

How to freeze your credit files



A Security Freeze can help prevent identity theft.

A security freeze prevents credit services from being approved in your name without your consent by prohibiting the national credit reporting agencies from releasing information from your credit report without your authorization.

Security freezes are available to all West Virginians. This pamphlet has information on what a security freeze entails and how you can request one.

SECURITY FREEZE FACT SHEET

WHAT IS A CREDIT REPORT SECURITY FREEZE?

A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. With certain specific exceptions (see FAQ on back page), a security freeze prohibits a credit reporting agency from releasing any information in a consumer's credit report without the consumer's express authorization. Your credit report cannot be shared with potential creditors.

A security freeze can help prevent identity theft. When your credit files are frozen, even someone who has access to your name and Social Security number should not be able to obtain credit in your name since most businesses won't open new credit accounts without first confirming a consumer's credit history.

HOW TO "FREEZE" YOUR CREDIT FILES

A West Virginia consumer may place a security freeze on his or her credit report at each of the three national credit reporting agencies by requesting one:

*in writing by certified or overnight mail;
by phone; or*

by placing the freeze electronically, online, through the method provided by the credit reporting agency.

To place the security freeze by mail, send a letter by certified or overnight mail, "Attn: Security Freeze," to each of the three credit reporting agencies (addresses at right), including all necessary information.

To place the security freeze by telephone, call –

Equifax at 1-800-685-1111

TransUnion at 1-800-916-8800

Experian at 1-888-397-3742 – Experian accepts calls only for removal or temporary lift of a freeze.

To place the security freeze online, go to –

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

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

TransUnion <https://annualcreditreport.transunion.com/fa/securityfreeze/landing>

WHAT TO INCLUDE WITH YOUR FREEZE REQUEST

- ⊙ Provide your full name (*include middle initial as well as Jr., Sr., II, III, etc.*), address, Social Security number, and date of birth.
- ⊙ If you have moved within the past 5 years, supply the addresses where you have lived during that time.
- ⊙ Provide proof of current address such as a current utility bill or phone bill.
- ⊙ Send a photocopy of a government-issued identification card (driver's license or ID, military identification, etc.).
- ⊙ If applicable, include payment by check, money order or credit card (Visa, MasterCard, American Express or Discover cards only).
- ⊙ If you are a victim of identity theft, include a copy of either the police or investigative report documenting the identity theft, or the written complaint on file with the FTC, West Virginia Attorney General's Office, or law enforcement agency documenting the identity theft.

COST TO PLACE OR REMOVE A SECURITY FREEZE

If you have been a victim of identity theft, credit reporting agencies are not permitted to charge you a fee for placing, temporarily lifting, or permanently removing a security freeze on a credit report.

If you have not been a victim of identity theft, credit bureaus charge a \$5 fee to place, remove, or temporarily lift a security freeze.

HOW TO REMOVE A SECURITY FREEZE

Each credit reporting agency will provide you with a unique personal identification number (PIN) or password



to use for removing or temporarily lifting the freeze after it is in place. Generally, a security freeze remains in effect until you request that it be removed or temporarily lifted for a specific period of time.

HOW LONG DOES IT TAKE?

TO PLACE A FREEZE: Within five (5) business days after receiving your request, the credit reporting agencies will place a freeze on your credit reports. Within five (5) business days after placing a freeze on your account, the credit reporting agencies will send you a confirmation letter containing a PIN or password.

TO TEMPORARILY LIFT A FREEZE: Under most circumstances, the credit reporting agencies must lift the security freeze within 15 minutes of receiving your request.

TO REMOVE A FREEZE: Credit reporting agencies must remove a security freeze within three (3) business days of receiving your request.

CAN NEW CREDIT ACCOUNTS BE OPENED IF YOUR FILES ARE FROZEN?

Yes. You can have a security freeze lifted *temporarily*, for example, when you apply for an auto or other loan. *Follow these steps.*

- ⊙ Contact the credit reporting agencies by telephone, fax or over the Internet.
- ⊙ Provide proper identification.
- ⊙ Provide your unique PIN or password.
- ⊙ State the time period you wish your credit report to be accessible (*example: from August 1 to 5*).

WHAT IF YOUR FROZEN CREDIT FILE IS RELEASED WITHOUT AUTHORIZATION?

Within five (5) days, the credit reporting agency must notify you of what third party received your information. You can file a civil action against an agency that willfully violates your security freeze to recover damages of up to \$5000 plus reasonable legal expenses.

CREDIT REPORTING AGENCIES

Equifax Credit Information Services
P.O. Box 740241, Atlanta, GA 30374
1-800-685-1111 www.equifax.com

Experian National Consumer Assistance Center
P.O. Box 949, Allen, TX 75013
1-888-397-3742 www.experian.com

TransUnion Consumer Relations
P.O. Box 1000, Chester, PA 19022
1-800-916-8800 www.tuc.com