

SECURITY FREEZE LAW

What is a Security Freeze

A 'security freeze' is a new consumer right provided by Indiana law. Placing a security freeze on your credit reports can block an identity thief from opening a new account or obtaining credit in your name. A security freeze, also known as a credit freeze or a file freeze, keeps new creditors from accessing your credit report without your say so. If you activate a security freeze, an identity thief cannot take out new credit in your name, even if the thief has your Social Security number or other personal information, because creditors cannot access your credit report.

How to Place a Security Freeze

Beginning September 1, 2007, any Indiana resident can request a security freeze free of charge. There is no fee for Indiana residents to place, temporarily lift, remove or request a new password or PIN. To place a freeze, [send a letter](#) by certified mail to each of the three credit bureaus:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze

P.O. Box 6790
Fullerton, CA 92834-6790

For each, you must:

- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.,) address, Social Security number, and date of birth;
- If you have moved in the past 5 years, supply the addresses where you have lived over the prior 5 years.
- Provide proof of current address such as a current utility bill or phone bill
- Provide a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

*[Click here for sample letters](#) to send to all three credit bureaus. After 1/1/09, you may also place the security freeze by a secure electronic mail connection.

FREQUENTLY ASKED QUESTIONS

How long does it take for a security freeze to be in effect?

After five (5) business days from receiving your letter, the credit reporting agencies listed above will place a freeze on the provision of your credit reports to potential creditors.

Within ten (10) business days of receiving your freeze request, the credit reporting agencies will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep this PIN or password in a safe place.

Can I open new credit accounts if my files are frozen?

If you want to take out a loan, get a new credit card or apply for a job or certain services, you can lift the security freeze for a certain period of time or for a specific party by notifying the credit bureau according to its procedures.

Can I remove a security freeze?

Yes. You can have a security freeze lifted for a specific party, temporary period of time, or permanently. There is no fee for Indiana residents. The steps to do so are as follows:

- Contact the credit reporting agencies above.
- Before 1/1/09, you must contact the credit reporting agencies by mail. After that date, you can contact the agencies by mail, telephone or e-mail;
- You must provide proper identification;
- You must provide your unique PIN or password;
- If lifting temporarily, you must include the party that you wish to release a report to and/or during what time period your credit report will be accessible.

How long does it take for a security freeze to be lifted?

Three (3) business days before 1/1/09 when request is made by mail. After 1/1/09, the consumer reporting agencies must lift the freeze within 15 minutes under reasonable circumstances and if requests are made by telephone or e-mail during normal business hours.

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

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

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

No. A creditor who requests your file from one of the three credit bureaus will only get a message or a code indicating that the file is frozen.

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

Yes.

Can anyone see my credit file if it is frozen?

When you have a security freeze on your credit file, certain entities still have access to it. Your report can still be released to your existing creditors or to collection agencies acting on their own behalf. They can use it to review or collect on your account. Other creditors

may also use your information to make offers of credit. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

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 Equifax, Experian, and Trans Union.

Will a freeze lower my credit score?

No.

Can an employer do a background check on my credit file?

No. You would have to lift the freeze to allow a background check, just as you would to apply for credit. The process for lifting the freeze is described above.

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 you can do this online at www.optoutprescreen.com. This will stop most of the offers, the ones that go through the credit bureaus. It's good for five years or you can make it permanent.

What law requires security freezes?

The Indiana security freeze bill passed as Senate Bill 403. It is effective September 1, 2007.

Can I still get a copy of my credit report?

You will still be able to get a free copy of your credit report annually from each credit bureau by visiting www.annualcreditreport.com.

NOTE: THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES AND SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR AS THE POLICY OF THE STATE OF INDIANA. IF YOU WANT ADVICE ON A PARTICULAR CASE, YOU SHOULD CONSULT AN ATTORNEY OR OTHER EXPERT. THE FACT SHEET MAY BE COPIED, IF (1) THE MEANING OF THE COPIED TEXT IS NOT CHANGED OR MISREPRESENTED, (2) CREDIT IS GIVEN TO THE OFFICE OF THE INDIANA ATTORNEY GENERAL, AND (3) ALL COPIES ARE DISTRIBUTED FREE OF CHARGE.