

## Notification of Rights for Alaska Consumers

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You may obtain a security freeze on your credit report and credit score for \$5 to protect your privacy and ensure that credit is not granted in your name without your knowledge. You may not have to pay the \$5 charge if you are a victim of identity theft. You have a right to place a security freeze on your credit report and credit score under state law (AS 45.48.100 - 45.48.290).

The security freeze will prohibit a consumer credit reporting agency from releasing your credit score and any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and other services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report and credit score may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, a mortgage, a governmental service, a governmental payment, a cellular telephone, a utility, an Internet credit card application, an extension of credit at point of sale, and other items and services.

When you place a security freeze on your credit report and credit score, within 10 business days, you will be provided a personal identification number, password, or similar device to use if you choose to remove the freeze on your credit report and credit score or to temporarily authorize the release of your credit report and credit score to a specific third party or specific third parties or for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer credit reporting agency and provide all of the following:

- (1) proper identification to verify your identity
- (2) the personal identification number, password, or similar device provided by the consumer credit reporting agency;
- (3) proper information necessary to identify the third party or third parties who are authorized to receive the credit report and credit score or the specific period of time for which the credit report and credit score are to be available to third parties.

A consumer credit reporting agency that receives your request to temporarily lift a freeze on a credit report and credit score is required to comply with the request within 15 minutes, except after normal business hours and under certain other conditions, after receiving your request if you make the request by telephone, or an electronic method if the agency provides an electronic method, or within three business days after receiving your request if you make the request by mail. The consumer credit reporting agency may charge you \$2 to temporarily lift the freeze.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your credit report and credit score are requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, days before applying for new credit.

You have a right to bring a civil action against someone who violates your rights under these laws on security freezes. The action can be brought against a consumer credit reporting agency.

### **ALASKA SECURITY FREEZE INFORMATION**

Any consumer in **Alaska** may place a security freeze on his or her credit report by making a request by mail to each consumer reporting agency. If the consumer reporting agency has procedures for accepting the request by phone, Internet, or fax, then the consumer may also use one of these methods to make the request. The consumer reporting agency may not charge a fee to consumers over 65 years of age or victims of identity theft. To avoid paying a fee, victims must send a valid investigative report, an incident report, or a complaint with a law enforcement agency about unlawful use of the victim's identifying information by another person.

Individuals who have not been victims of identity theft pay a fee of \$5 per person, per consumer reporting agency, to place the freeze, \$2 to temporarily lift it, and no fee to remove the freeze.

To obtain more detailed information on how to place a security freeze on your credit reports, see below.

### **HOW TO "FREEZE" YOUR CREDIT FILES**

A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number probably would not be able to obtain credit in your name.

**How do I place a security freeze?** To place a freeze, you must contact each of the three consumer reporting agencies by mail, or if the consumer reporting agency offers this channel, then you may choose phone, fax, or Internet.. Each consumer reporting agency may charge a \$5 fee, unless the fee is waived because you are an ID theft victim. To prove you are a victim (and to avoid the fees,) you must send a copy of a complaint which you made to a law enforcement agency.

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013

TransUnion Security Freeze  
P O Box 2000  
Chester, PA 19016

For each, you must:

- Send a letter by mail, or by other methods allowed by the consumer reporting agencies;
- If you are a victim of identity theft, you must include valid investigative report, incident report, or complaint with a law enforcement agency concerning identity theft;
- 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;
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- Provide payment by check, money order or credit card (Visa, Master Card, American Express, or Discover cards only).

**How long does it take for a security freeze to be in effect?** The consumer reporting agencies can take up to ten (10) business days to confirm the freeze and send you a unique PIN (personal identification number) or password to use when you want to temporarily lift the freeze. Keep this PIN or password in a safe place.

**Can I open new credit accounts if my files are frozen?** Yes. Yes. You can have a security freeze lifted for a temporary period of time. You can be charged \$2 for the temporary lift unless you are an ID theft victim. To temporarily lift your security freeze:

- Contact the credit reporting agencies above;
- The manner by which you contact them is determined by them, but it may be by way of telephone, fax or over the Internet;
- You must provide proper identification;
- You must provide your unique PIN or password;
- You must provide during what time period your credit report will be accessible (for example, August 1 to August 5), or include the party for which you want the security freeze lifted (for example, Sears).

**How long does it take for a security freeze to be lifted?** Credit bureaus must temporarily lift a freeze no later than three (3) business days from receiving your request. However, a consumer reporting agency must temporarily lift a security freeze under reasonable circumstances within fifteen (15) minutes if the request is received via telephone or the electronic method selected by the agency within 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 consumer reporting agencies 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 consumer reporting agencies. If you want to stop your credit file from being viewed, you must freeze it with Equifax, Experian, and TransUnion.

**If more than one person in my household wants to request a security freeze, do we each have to request a separate security freeze?** Yes. Because each person has an individual credit history and credit reporting file, each person must make a separate request to place, temporarily lift or remove a security freeze. Each person must also pay any applicable fees.

**Will a freeze lower my credit score?** No.

**Can an employer do a background check on my credit file?** Yes. There is an exemption for noncredit related use of your credit report.

**Does freezing my file mean that I won't receive preapproved credit offers?** No. You can stop the pre-approved credit offers by calling 8885OPTOUT (8885678688). You can also do this online at [www.optoutprescreen.com](http://www.optoutprescreen.com). This will stop prescreened offers. It is good for five years or you can make it permanent.

**What law requires security freezes?** The law on security freezes *in Alaska* goes into effect on July 1, 2009. The law authorizing the placement of a security freeze was passed as HB 65. Prior to this date, you can use the voluntary freeze programs of the three major consumer reporting agencies, for a fee of \$10 each, with no fee for ID theft victims.

**THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES. IT IS NOT LEGAL ADVICE. FOR LEGAL ADVICE, YOU MUST CONSULT YOUR OWN ATTORNEY.**