

ARIZONA SECURITY FREEZE INFORMATION

The state of Arizona has passed a security freeze law that went into effect on August 31, 2008., Arizona's law requires consumer reporting agencies to offer consumers the opportunity to get a security freeze. A security freeze prohibits with certain specific exceptions, the consumer reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. Consumers can request a security freeze by writing or contacting all three major consumer reporting agencies using methods offered by the consumer reporting agency.

Under the Arizona law, the consumer reporting agency is not allowed to charge any fees to victims of identity theft for placing, removing or temporarily lifting a security freeze on a credit report. To prove you are a victim, you must also send a valid copy of a police report documenting your identity theft complaint. Otherwise, you must pay a charge of \$5 for each placement, temporary lift, or removal of a security freeze. If you lose your PIN, you may be charged \$5 for a replacement.

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 in *Arizona*, you must write to each of the three consumer reporting agencies. Arizona law allows a fee of \$5 per consumer reporting agency to place a security freeze. There will still be no fee if you provide proof that you are a victim of identity theft.

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 agency must place the security freeze send you a confirmation letter containing a unique PIN (personal identification number) or password within ten business days of receiving your request. Keep this PIN or password in a safe place. Under the new Arizona law, there is a \$5 replacement fee for a lost PIN or password.

Can I open new credit accounts if my files are frozen? Yes. You can have a security freeze lifted for a temporary period of time. There is a \$5 to either temporarily lift the security freeze or allow a specific creditor to access your credit report. The steps to do so are as follows:

- 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. This will stop prescreened offers. It is good for five years or you can make it permanent.

What law requires security freezes?

The Arizona security freeze law is Arizona Rev. Stat. 44-1695.

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