

## Notification of Rights for Connecticut Consumers

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Under Connecticut law, the cost for your report may not exceed \$5.30 for the first disclosure and not more than \$7.95 for subsequent requests during that same 12-month period. You have a right to receive a record of all inquiries relating to a credit transaction initiated within the past 12-month period. We must convey your request for investigation to the source of the information within five business days after receiving your request. We must complete the investigation of your dispute within 30 business days, or 45 business days if you provided us with additional information concerning the dispute. You may request the company name, address and telephone number of anyone contacted during the investigation. After an investigation, if you have reviewed your credit report with us and are not satisfied, you may contact the Connecticut Department of Banking. You have a right to bring civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file.

### SECURITY FREEZE INFORMATION

Any consumer in Connecticut may place a security freeze on his or her credit report by requesting it in writing by certified mail to the credit reporting agency. The credit reporting agency may charge a \$10 fee for each placement, temporary lifting for a period of time or permanent removal of a security freeze. There is a \$12 fee for lifting the security freeze on a specific party. A security freeze shall prohibit, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer. The freeze goes into effect five (5) business days from receipt of the consumer's letter by the credit reporting agency.

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 a consumer's credit file cannot be shared with potential creditors. This 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 write to each of the three credit bureaus. Each credit bureau charges \$10 to place a freeze. Write to all three addresses below and include the information that follows:

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 certified mail;
- 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?** After five (5) business days from receiving your letter, the credit reporting agencies listed above will place a freeze providing credit reports to potential creditors.

After 10 business days from receiving your letter to place a freeze on your account, 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 because you will use it to identify yourself to the Consumer Credit Agencies.

**Can I open new credit accounts if my files are frozen?** Yes. You can have a security freeze lifted, either for a temporary period of time, or for a specific creditor. There is a \$10 charge for temporarily or permanently lifting the security freeze or a \$12 charge for allowing 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 letter, fax or e-mail.
- You must provide proper identification;
- You must provide your unique PIN or password;

- And, if you are requesting to open your credit to a third party or for a specific period of time, you must provide to whom or during what time period your credit report will be accessible.

**How long does it take for a security freeze to be lifted?** Credit bureaus must lift a freeze no later than three (3) business days from receiving your request.

**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](http://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 law on security freezes *in Connecticut* is in the Public Act No. 05-148.

**THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES AND SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR AS THE POLICY OF THE STATE OF CONNECTICUT. IF YOU WANT ADVICE ON A PARTICULAR CASE, YOU SHOULD CONSULT AN ATTORNEY OR OTHER EXPERT.**