

## Notification Of Rights For District of Columbia Consumers

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District of Columbia law gives you the right to place a "security freeze" on your credit report. A security freeze restricts when a credit reporting agency may release information in your credit report without your express authorization or approval.

A security freeze is designed to help prevent credit, loans, and services from being approved in your name without your consent. To obtain a security freeze, you should contact each credit reporting agency. When you place a security freeze on your credit report, the credit reporting agency will send you a personal identification number or password to use if you later choose to lift the freeze from your credit report, or to authorize the release of your credit report to a specific party or parties, or for a specific period of time after the freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all of the following:

1. The unique personal identification number or password provided by the credit reporting agency.
2. Verification of your identity.
3. Information regarding who may receive the credit report or the period of time for which the report shall be made available.

Upon receiving your proper request to lift temporarily a freeze from your credit report, the credit reporting agency shall comply within 3 business days. Beginning September 1, 2008, the credit reporting agency is required to provide methods, including web-based and telephonic methods, for you to request that the freeze be temporarily lifted within 15 minutes.

A security freeze does not apply when you have an existing account relationship and a copy of your report is 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, the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and consider lifting a freeze - either completely if you are shopping around, or for a specific creditor before actually applying for new credit. Beginning September 1, 2008, you will be able to have a credit reporting agency temporarily lift a freeze on your credit report within 15 minutes of your request.

You have a right to take legal action against someone who violates your rights under the credit reporting laws. The action can be brought against a credit reporting agency or anyone who fraudulently caused the release of your credit information.

## SECURITY FREEZE INFORMATION

Summary: Any consumer in Washington D.C. may place a security freeze on his or her credit report. Each consumer reporting agency may charge a \$10 fee for the initial placement of the security freeze for persons who are not identity theft victims. The freeze is free for victims. No fee may be charged to anyone to remove the freeze temporarily or permanently. 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. The freeze goes into effect three (3) business days from receipt of the consumer's request by the consumer reporting agency.

### HOW TO "FREEZE" YOUR CREDIT FILES

A security freeze stops most access to the credit reporting file. This can help prevent new account identity theft, because 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 open new credit accounts in your name.

**How do I place a security freeze?** You must ask each consumer reporting agency to place the freeze. The initial placement of the freeze costs \$10 for non-victims but it is free for victims of identity theft. 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. After Jan. 31, 2009, you may also use phone, regular mail, or an Internet based method offered by the consumer reporting agency;
- 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, which could be a current utility bill or phone bill
- For mailed requests, include 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.
- If you are a victim of identity theft, provide proof of your status such as a copy of your complaint to law enforcement or a police report.

**How long does it take for a security freeze to go into effect?** Each consumer reporting agency to whom you make a request must place the freeze no later than three (3) business days after receiving your request.

Within five (5) business days from placing the freeze on your account, each consumer reporting agency from whom you requested a security freeze must 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?** Yes. You can have a security freeze lifted. The steps to do so are as follows:

- Contact the consumer reporting agencies above.
- You may request a temporary lift of the freeze by mail, phone, or an Internet-based method.
- You must provide proper identification;
- You must provide your unique PIN or password;
- If you are requesting to open your credit record for a specific period of time, you must provide during what time period your credit report will be accessible.

**How long does it take for a security freeze to be lifted?** Consumer reporting agencies must lift a freeze no later than three (3) business days from receiving your request. Starting September 1, 2008, the consumer reporting agencies must temporarily remove the freeze for a consumer within 15 minutes if the lift is requested by phone or by an Internet-based method.

**What will a new 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 new 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 for certain purposes. It can be released to you when you request a copy of your credit report. It can be released to your existing creditors, to insurers licensed in the District, under a court order, and for some government purposes, including collecting child support.

**Do I have to freeze my file with each consumer reporting agencies?** Yes. You have to make a separate request to each consumer reporting agency.

**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, lift or remove a security freeze. Each person also must pay any applicable fees.

**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 on a consumer reporting file on which you have placed a security freeze, just as you would to apply for credit. The process for lifting the freeze is described above.

**Why will I still get pre-approved credit offers after I freeze access to my credit file?** The security freeze is created by state law, but Congress developed a different law for preapproved credit offers. 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 offers that go through the consumer reporting agencies.

**What law requires security freezes?** The law on security freezes *in Washington D.C.* is Washington D.C. Code §28-3861 et. seq., passed in 2007.

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