

## Notification of Rights for Georgia Consumers

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You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail or by electronic means as provided by a consumer reporting agency. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your applications for credit. You should plan ahead and lift a freeze in advance of actually applying for new credit. When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a period of time after the freeze is in place.

To provide that authorization you must contact the consumer reporting agency and provide all of the following:

- (1) The personal identification number or password.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the period of time for which the report shall be available.

A consumer reporting agency must authorize the release of your credit report no later than fifteen (15) minutes after receiving the above information if the request is by electronic means or by telephone, or no later than three business days when a written request is submitted.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance. You have a right to bring civil action against anyone, including a consumer reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data. Unless you are a victim of identity theft with a police report or other official document acceptable to a consumer reporting agency to verify the crimes, or you are 65 or older, a consumer reporting agency has the right to charge you a fee of no more than \$3.00 to place a freeze on your credit report.

## SECURITY FREEZE INFORMATION

Effective August 1, 2008, Georgia's law requires consumer reporting agencies to offer consumers the opportunity to get a security freeze. Consumers can request a security freeze by writing to all three major credit bureaus.

Under the Georgia 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, investigative report, or a complaint to a law enforcement agency about unlawful use of your personal information by another person. There are no placement fees for seniors 65 or older.

Otherwise, you must pay a charge of \$3 for each placing or temporary lifting of a security freeze. If you lose your PIN, you may be charged up to \$5 for a replacement. A security freeze shall prohibit, 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.

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 in Georgia, you must write to each of the three major credit bureaus. Currently, the credit bureaus charge \$3 to place a freeze. Starting August 1, 2008, the credit bureaus cannot charge more than \$3 to place a security freeze. If you are a senior 65 or older, there is no fee to place a security freeze. If you provide proof that you are a victim of identity theft, there is no fee.

If you want the fee waiver as an identity theft victim, you must provide a copy of your police report, investigative report or a complaint to a law enforcement agency. 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 regular or certified mail;

- If you are a victim of identity theft, you must include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Provide any name you previously used;
- Provide current and recent full addresses, including street address, apartment number, city, state and zip code;
- Provide your Social Security number;
- Provide your date of birth.
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If applicable, include 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 three (3) business days from receiving your letter, the consumer reporting agencies listed above will place a freeze on credit reports to potential creditors. Starting August 1, 2008, you may make a request by telephone or Internet.

After ten (10) business days, they 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 for a temporary period of time. Starting August 1, 2008, there is a \$3 charge for temporarily lifting the security freeze for a specific period of time. The steps to do so are as follows:

- Contact the consumer 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 or by mail. Starting August 1, 2008, the consumer reporting agency must offer you an Internet based method or toll-free number to request a temporary lift of the freeze;
- You must provide proper identification;
- You must provide your unique PIN or password;
- You must include during what time period your credit report will be accessible (for example August 1 to August 5)

**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.

However, starting August 1, 2008, a credit bureau must temporarily lift a security freeze under reasonable circumstances within fifteen (15) minutes if the

request is received via the electronic method selected by the agency between 6:00am and 9:30pm Mountain time.

**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 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 so long as they use the information for "other than credit related purposes." 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. 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 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 every individual consumer has his or her own credit history and file, each individual must make his or her own request to place, lift or remove a security freeze. Furthermore, each individual should send make a separate request and pay any applicable fee.

**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 non-credit related use of your credit.

**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 Georgia security freeze bill is HB 130.

**THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES AND SHOULD NOT BE CONSTRUED AS LEGAL ADVICE. FOR LEGAL ADVICE, YOU MUST CONSULT YOUR OWN ATTORNEY.**