

IDAHO SECURITY FREEZE INSTRUCTIONS

Summary: Consumer reporting agencies must offer Idaho consumers the opportunity to get a security freeze. A security freeze stops most access to your credit reporting file until you temporarily lift the freeze or you remove it. The freeze should 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 will not be able to open new credit accounts in your name.

You can request a security freeze by writing to each of the major consumer reporting agencies (Equifax, Experian, and TransUnion). In order to get a security freeze, you must contact each consumer reporting agency separately. Unless you are a victim of identity theft, you'll have to pay fees to each consumer reporting agency of \$6 for each placing or temporary lifting of a security freeze.

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.

HOW TO "FREEZE" YOUR CREDIT FILES

How do I place a security freeze? To place a freeze in Idaho, you must write to each of the three major consumer reporting agencies. The consumer reporting agencies cannot charge more than \$6 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 mail. You are not required to use certified mail;
- If you are a victim of identity theft, to get the fees waived, you must include a copy of either the police report, investigative report, or a complaint to a law enforcement agency concerning the 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.

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 for a temporary period of time. There is a \$6 charge per consumer reporting agency for temporarily lifting the security freeze for a specific creditor or for a specific period of time. Here are the steps for the temporary lift:

- Contact each consumer reporting agency where you wish to lift the freeze.
- The consumer reporting agency may decide the manner of contact. After September 1, 2008, the consumer reporting agency must offer you a secure electronic means that you can use to request a fast temporary lift of your security 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) or include which party you want the security freeze lifted (for example: Sears.)

How long does it take for a security freeze to be lifted? Starting September 1, 2008, consumer reporting agencies must temporarily lift a security freeze under reasonable circumstances within fifteen (15) minutes if the request is sent using the electronic method selected by the agency and is made between 6:00 am and 9:30 pm 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 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 so long as they use the information for “other than credit related purposes.” This would include a prospective employer. Your report also 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 consumer reporting agencies? Yes. Different credit issuers may use different consumer reporting agencies. If you want to stop your credit file from being viewed at all three major credit reporting agencies, then 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, 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? Yes. There is an exemption for non-credit related uses of your credit record.

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. This will stop offers that go through the consumer reporting agencies.

What law requires security freezes? The *Idaho* security freeze law is Idaho Code 28-52-101, passed in 2008.

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