

## Notification of Rights for New Jersey Consumers

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You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or 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:

- (i) The unique personal identification number or password provided by the consumer reporting agency;
- (ii) Proper identification to verify your identity; and
- (iii) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which 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, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

To hear more information about placing or removing a security freeze, call 1 866 245 0074.

## HOW TO "FREEZE" YOUR CREDIT FILES

If you live in New Jersey, you have the right to put a "**security freeze**" on your credit file. A security freeze means that your file cannot be shared with potential creditors.

Most businesses will not open credit accounts without checking a consumer's credit history first. If your credit files are frozen, even someone who has your name and Social Security number would probably not be able to get credit in your name.

A security freeze can help prevent identity theft. If you believe that you are the victim of identity theft, please contact your local law enforcement agency and file a police report with them.

**How do I place a security freeze?** To place a freeze, you must write to each of the three credit reporting agencies. You must provide identifying information. If you are an identity theft victim, provide a copy of your police report of identity theft. Placing a security freeze on your credit report is free.

Write to the addresses below:

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

**Can I open new credit accounts if my files are frozen?** Yes. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file. You can lift it for a period of time or you can lift it for a specific creditor. After you send your letter asking for the freeze, each of the credit reporting agencies will send you a Personal Identification Number (PIN).

You will also get instructions on how to lift the freeze. You can lift the freeze by overnight mail or secure electronic mail, using your PIN. The credit reporting agencies must lift your freeze within three business days. The fee for lifting the freeze temporarily is no more than \$5 for a date-range lift and no more than \$5 for a lift for a specific creditor.

**What is the difference between a fraud alert and a freeze?** A **fraud alert** is a special message on the report that a credit issuer receives when checking a consumer's credit rating. It tells the credit issuer that there may be fraud involved in the account. A fraud alert can help protect you against identity theft. A fraud alert can also slow down your ability to get new credit. It should not stop you from using your existing credit cards or other accounts.

A **security freeze** means that your credit file cannot be shared with potential creditors, insurance companies or employers doing background checks. Most businesses will not open credit accounts without checking a consumer's credit history first.

**How long does it take for a security freeze to be in effect?** Credit reporting agencies must place the freeze no later than five business days after receiving your written request.

**How long does it take for a security freeze to be lifted?** Credit reporting agencies must lift a freeze no later than three business days of 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 that 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 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 behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit- unless you opt out of receiving such offers.

Government agencies may have access for collecting child support payments or taxes or for investigating fraud. 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 reporting agencies?** No, but different credit issuers may use different credit reporting agencies. Therefore, if you want to stop your credit file from being viewed, you need to freeze it with all three credit reporting agencies - Equifax, Experian and Trans Union.

**Will a freeze lower my credit score?** No.

**Can an employer do a background check on me if I have a freeze on my credit file?** No. You would have to lift the freeze to allow a background check or to apply for insurance, just as you would to apply for credit.

**Does freezing my file mean that I won't receive pre-approved credit offers?** No. You can stop pre-approved credit offers by contacting the **Federal Trade Commission (FTC)** at **1-888-5-OPT-OUT** or online at [www.optoutprescreen.com](http://www.optoutprescreen.com). This will stop most of the offers that go through the credit reporting agencies. It is good for five years or you can make it permanent.

**Does freezing my file automatically freeze my spouse's file?** No. Both spouses have to freeze their separate credit files, via separate letters requesting the freeze.