

Notification of Rights for North Carolina Consumers

You have a right to place a "security freeze" on your credit report pursuant to North Carolina law. The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization. A security freeze can be requested in writing by first-class mail, by telephone, or electronically.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gains access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transactions, or other services, including an extension of credit at point of sale.

The freeze will be placed within three business days if you request it by mail, or within 24 hours if you request it by telephone or electronically. When you place a security freeze on your credit report, within three business days, you will be sent a personal identification number or a password to use when you want to remove the security freeze, temporarily lift it, or lift it with respect to a particular third party.

A 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.

You should plan ahead and lift a freeze if you are actively seeking credit or services as a security freeze may slow your applications, as mentioned above.

You can remove a freeze, temporarily lift a freeze, or lift a freeze with respect to a particular third party by contacting the consumer reporting agency and providing all of the following:

- (1) Your personal identification number or password,
- (2) Proper identification to verify your identity, and
- (3) Proper information regarding the period of time you want your report available to users of the credit report, or the third party with respect to which you want to lift the freeze.

A consumer reporting agency that receives a request from you to temporarily lift a freeze or to lift a freeze with respect to a particular third party on a credit report shall comply with the request no later than three business days after receiving the request by mail and no later than 15 minutes after receiving a request by telephone or electronically.

A consumer reporting agency may charge you up to three dollars (\$3.00) to institute a freeze if your request is made by telephone or by mail. A consumer reporting agency may not charge you any amount to freeze, remove a freeze, temporarily lift a freeze, or lift a freeze with respect to a particular third party, if any of the following are true:

(1) Your request is made electronically.

(2) You are over the age of 62.

(3) You are the victim of identity theft and have submitted a copy of a valid investigative or incident report or complaint with a law enforcement agency about the unlawful use of your identifying information by another person, or you are the spouse of such a person.

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.

NORTH CAROLINA SECURITY FREEZE INFORMATION

What Is a Security Freeze?

A "security freeze" is a consumer right provided by North Carolina law, enacted as part of the Identity Theft Protection Act of 2005 pushed by Attorney General Roy Cooper. Placing a security freeze on your credit reports blocks access to your credit unless you have given your permission. This can prevent an identity thief from opening a new account or getting credit in your name.

North Carolina consumers can get a free security freeze online under NC law. Identity theft victims who have filed a police report, their spouses, and consumers over the age of 62 can also get free security freezes by mail or phone.

A security freeze, also known as a credit or a file freeze, can be lifted (or "thawed") temporarily when you are applying for credit, or removed permanently.

Protect Your Child's Credit, Too

If you're a parent or guardian, check to see if your child has a credit report. Contact the credit bureaus with proof of the child's identity and your relationship to the child.

If a credit report exists in your child's name, the credit bureau has to take "reasonable efforts" to make sure it doesn't provide the report to anyone until the child becomes an adult. Starting January 1, 2016, state law will require that the credit bureaus create and freeze a child's credit report when requested by a North Carolina parent or guardian.

How a Security Freeze Works

Once you've placed a security freeze on your credit, a creditor who asks to see your file will see a message that your file is frozen. The creditor will not see your credit score, and may treat your application as incomplete but not rejected.

- Government agencies collecting child support payments or taxes and your existing creditors or collection agencies acting on their behalf can continue to access your credit despite the freeze.
- Other creditors may also use your information to offer you pre-approved credit. You can stop most credit offers by calling (888) 5-OPT-OUT or visiting www.optoutprescreen.com.
- You will still be able to get a free copy of your credit report annually from each credit bureau.