

UTAH SECURITY FREEZE INFORMATION

Summary: Any consumer in Utah may place a security freeze on his or her credit report by sending a written request by certified mail to each consumer reporting agency. 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. Consumers must pay a "reasonable fee" to each consumer reporting agency for placing, temporarily lifting a freeze, or removing a security freeze. Since the consumer reporting agencies charge \$10 under their voluntary program for the security freeze, a reasonable fee should not be higher than \$10. The consumer reporting agency is not allowed to charge a fee to identity theft victims for placing, temporarily removing, or removing a security freeze on a credit report. To avoid paying a fee, victims must send a valid copy of a police report or provide the police docket number that for the identity fraud. This law took effect September 1, 2008.

HOW TO "FREEZE" YOUR CREDIT FILES

A security freeze means that your credit reporting file cannot be shared with potential creditors. A security freeze can help prevent new account 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, you must write to each of the three consumer reporting agencies. Consumer reporting agencies charge a "reasonable" fee, unless the fee is waived because you are a victim of identity theft. To prove you are a victim and avoid fees, you must send a copy of a police report to each consumer reporting agency from whom you request a security freeze. 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;
- If you are a victim of identity theft, you must include a copy of the police report to waive the fees;
- 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 such as a current utility bill or phone bill;

- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- If you are not a victim, provide payment by check, money order or credit card.

How long does it take for a security freeze to go into effect? The consumer reporting agency must place the freeze within five (5) business days after receiving your request. The consumer reporting agency must send you a confirmation letter containing a unique PIN (personal identification number) or password after ten (10) business days from receiving your request to place the freeze. 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 temporarily lifted. There is a reasonable fee for the temporary lift, which will probably be \$10. Here are the steps for the temporary lift:

- Contact each consumer reporting agency where you wish to lift the freeze.
- Pay the reasonable fee, which will probably be \$10.
- The manner by which you contact them is determined by them, but it may be by way of telephone, fax or over the Internet.
- You must provide proper identification.
- You must provide your unique PIN or password.
- 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 by mail, or no more than 15 minutes after receiving your request electronically.

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? Yes. The security freeze stops all distribution of your credit report to potential new creditors. Your existing creditors can still look at your report, and so can people ordering the report for non-credit purposes.

Can an employer do a background check on my credit file? Yes. The Utah freeze law covers only uses of your consumer report for eligibility for credit. An employer can still check your credit report for a background check.

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.

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, you must freeze it with Equifax, Experian, and Trans Union.

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.

What law requires security freezes? The law on security freezes in **Utah** is 13-42-101 et seq., Utah Code Annotated 1953.

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