

## Notification of Rights for Washington Consumers

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Under Washington law, we must convey your dispute to the source of the information within five business days after receiving your request for investigation. If we determine that the request is frivolous or irrelevant as defined by the Fair Credit Reporting Act, we will notify you within five business days of the reasons for our decision. The results of our investigation will be sent to you within five business days after the investigation is complete. If you request, we will provide you with the company name, address and telephone number of any person contacted during the investigation. If you believe that a law regulating consumer credit reporting has been violated, you may file a complaint with the Washington State Attorney General's Office, Consumer Protection Division, 800 5th Ave. Suite 2000, Seattle, WA. 98104-3188, 1 800 551 4636, <http://www.atg.wa.gov/FileAComplaint.aspx>

### **WASHINGTON SECURITY FREEZE INFORMATION**

**What is a “security freeze”?** A security freeze means that your credit file cannot be shared with potential creditors or insurance companies; A security freeze can help prevent identity theft since most businesses will not open credit accounts without checking a consumer's credit history first.

A freeze is not 100 percent fail-safe as some creditors can and will issue credit without pulling a credit report. Firms that you have an existing business relationship with will be able to pull a report despite the freeze and your information may be released for the purpose of prescreening for credit offers.

**Who can request a security freeze?** Anyone can request a freeze.

**How do I request a security freeze?** Contact each of the three bureaus. Keep copies of your request and supporting documentation.

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

**Is there a cost to place, temporarily lift or remove a freeze?** As of Sept. 1, 2008, identity theft victims and adults ages 65 and older are able to place a freeze for free. Other consumers pay up to \$10 per bureau.

Consumers who aren't entitled to a free freeze would therefore pay a total of \$30 to freeze their reports with the three major credit reporting agencies, Equifax, Experian and Trans Union. Qualifying individuals may be charged a fee to temporarily lift or remove a freeze. Washington's current law does not address these fees

**Should I sign up for credit monitoring?** The Attorney General's Office does not endorse or oppose credit monitoring services, and advises consumers to consider whether these services are beneficial. Note that credit-reporting agencies offer packages that provide credit monitoring -- for an additional cost -- with the ability to freeze your reports.

**Do I have to freeze my file with all three credit-reporting agencies?** Yes. Different credit issuers may use different credit-reporting agencies. If you want to prevent your credit reports from being viewed, you need to request freezes from Equifax, Experian and Trans Union.

**How is identity theft defined under Washington law?** Washington's identity theft law states that no person may knowingly obtain, possess, use, or transfer a means of identification or financial information of another person, living or dead, with the intent to commit, or to aid or abet, any crime. A lost wallet or purse alone would likely not be sufficient grounds for receiving a free freeze. If a thief uses that information to commit fraud, that would qualify.

**My information was stolen in a security breach. Can I receive a free freeze? Do I still need to file a police report?** As of September 1, 2008, you may request a freeze. But, unless you provide a police report indicating that you are victim of identity theft as a result of the breach, you may be charged a fee. Currently, Equifax will allow a consumer who provides a copy of a data-breach notice to request a free freeze. TransUnion currently allows any consumer to request a free freeze using its website.

**Can I open new credit accounts if my files are frozen? How long does it take to obtain access to my credit?** You cannot open new credit while a freeze is in place. You can request that a freeze be temporarily lifted. As of September 1, 2008, Washington consumers are able to request a thaw within 15 minutes through an electronic contact method chosen by the credit-reporting agency, or within three business days of receiving a request by mail.

**How long does it take for a security freeze to be in effect?** Agencies must place a freeze within five business days after receiving your written request *and* payment of any required fees.

**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 Equifax, Experian or TransUnion will receive 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.

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

**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 1-888-5-OPTOUT or filing a request online at [optoutprescreen.com](http://optoutprescreen.com). This will stop most of the offers; the ones that go through the credit-reporting agencies. It's good for two years or you can make it permanent.

**Can I request a freeze for my:**

- **Child?** Yes, if a file exists. But it shouldn't. If a credit report exists for child, it's only because of fraud. In that case, the parent or legal guardian can freeze the child's credit file. The individual will have to provide proof that they are the parent or legal guardian and that fraud has occurred. Credit bureaus don't have the ability to CREATE a file for a child because a parent wants to place a freeze. Files are created based on information reported by creditors — e.g.: employers, credit card companies, mortgage providers and other lenders.
- **Vulnerable adult?** Yes. You will need to prove that you have legal authority to make decisions for the individual.
- **Deceased relative?** Yes.

**What law requires security freezes?** Washington State's Fair Credit Reporting Act, RCW 19.182 was amended in July 2005 to allow victims of identity theft the ability to place a freeze on their credit. Revisions took effect September 1, 2008, expand this right to all individuals. Since the revised legislation was approved, the three major credit-reporting agencies have implemented procedures to allow any consumer to request a freeze.

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