

# CONSUMER ADVISORY

From the Office of Denver District Attorney Mitch Morrissey

## New Law Allows Credit File Security Freeze

Beginning July 1, Coloradoans can put a security freeze on their credit reports. A freeze means your file can't be shared with potential creditors which can help prevent identity theft. If your files are frozen, even someone who has your name and Social Security number will not be able to get credit in your name.

### ✓ How do I place a security freeze?

Requests must be in writing and sent by certified mail to each of the three major consumer credit reporting agencies:

**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 6790  
Fullerton, CA 92834-6790  
1-888-909-8872

Include:

- Full name, with middle initial and generation, such as Jr., Sr., III;
- Social Security number;
- Date of birth;
- Current address and previous addresses for the past two years.
- Copy of a government issued ID, such as a driver's license or military ID;
- Copy of a utility bill, bank or insurance statement that displays your name, current mailing address, and date of issue (statement date must be recent).

### ✓ Do I have to freeze my file with all three credit bureaus?

Yes. Different credit issuers may use different credit bureaus.

### ✓ Can I open new credit accounts if my files are frozen?

Yes, if you want to open a new credit account, you can lift the freeze for a specific creditor or a specific period of time. When you freeze your files, you will receive a unique PIN from each of the agencies as well as instructions on how to lift the freeze. You can lift the freeze by phone using your PIN and proper identification.

### ✓ Is there a fee to freeze my credit files?

The initial security freeze is free of charge; however, the temporary or permanent removal of the freeze may cost up to \$10 per agency.

✓ **How long does it take for the freeze to be in effect and how long does it take for a freeze to be lifted?**

Credit bureaus must place the freeze no later than five business days after receiving your written request. A freeze must be lifted no later than three business days after receiving your request.

✓ **What will a creditor who requests my file see if it is frozen? Can someone get my credit score?**

A creditor will see a message that the file is frozen and will not be able to get your credit score.

✓ **Can I order my free credit report if the file is frozen?**

Yes, free credit reports are available at [www.annualcreditreport.com](http://www.annualcreditreport.com) or 1-877-322-8228.

✓ **Can anyone see my credit file if it is frozen?**

Yes, certain entities will have access to it. Your report can still be released to existing creditors or to collection agencies acting on their behalf. They can use it to review or collect on your account. Other creditors may use your information to make offers of credit unless you opt out of such offers (see below.)

Government agencies may have access for child support payments or taxes, for investigating Medicare/Medicaid fraud, or in response to a court/administrative order, subpoena, or search warrant delinquent taxes or unpaid court orders.

✓ **Does freezing stop pre-approved credit offers?**

No. To stop pre-approved credit solicitations, you need to “opt out” at [www.optoutprescreen](http://www.optoutprescreen) or call 1-888-567-8688. It’s good for five years or you can make it permanent. You will need to key in your Social Security Number.

✓ **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 just as you would to apply for credit.

✓ **What’s the difference between a fraud alert and a freeze?**

A fraud alert is a message that tells a potential credit issuer that there may be fraud. A fraud alert can help prevent identity theft and can also slow your ability to get new credit. A freeze means your credit file cannot be seen by potential creditors or employers doing background checks unless you give your consent.



**For Assistance Call:**

**Denver DA’s Fraud Line 720-913-9179**

*CASE is a Partnership of the District Attorney and the  
Community to Prevent Elder Financial Exploitation*