SECURITY FREEZE INFORMATION

Any consumer in Florida may place a security freeze on his or her credit report by requesting one in writing by certified mail to the credit reporting agency. The credit reporting agency is not allowed to charge a fee to senior citizens 65 years of age and older and victims for placing, removing for a specific period or party, or removing a security freeze on a credit report. To prove you are a victim, you must send a valid copy of a police report, investigative report, or a complaint to a law enforcement agency about unlawful use of your personal information by another person. However, for non-victims and non-seniors, a charge of $10 will be applied for each placing, removing or temporary lifting of a security freeze. A security freeze shall prohibit, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer.
To obtain more detailed information on how to place a security freeze on your credit reports, see below.

HOW TO "FREEZE" YOUR CREDIT FILES

A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent 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 credit bureaus. Credit bureaus charge a $10 fee to place or remove a security freeze, unless you provide proof that you are a victim of identity theft or are more than 65 years old, in which case there is no fee. A copy of your police report, investigative report or a complaint to a law enforcement agency concerning identity theft must be provided to show that you are a victim of identity theft.

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

Trans Union Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790

For each, you must:

- Send a letter by certified mail;
- Provide your full name, address, Social Security number, and date of birth;
- If you are a victim of identity theft, you must include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- If you have moved in the past 5 years, supply the addresses where you have lived over the prior 5 years.
- If applicable, include payment by check, money order or credit card (Visa, Master Card, American Express or Discover cards only.)

How long does it take for a security freeze to be in effect?
After five (5) business days from receiving your letter, the credit reporting agencies listed above will place a freeze providing credit reports to potential creditors.
10 business days from receiving your letter to place a freeze on your account, the credit reporting agencies will send you a confirmation letter containing a unique PIN (personal identification number) or password. 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 lifted for a temporary period of time. This is done at no charge for victims and seniors who are at least 65 years of age. For non-victims, however, there is a $10 charge for either temporarily lifting the security freeze. The steps to do so are as follows:

- Contact the credit reporting agencies above.
- 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 include during what time period your credit report will be accessible.

How long does it take for a security freeze to be lifted?
Credit bureaus must life a freeze no later than three (3) business days from 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 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 bureaus 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 own behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit. 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 bureaus?
Yes. Different credit issuers may use different credit bureaus. If you want to stop your credit file from being viewed, you must freeze it with Equifax, Experian, and Trans Union.

Will a freeze lower my credit score?
No.

Can an employer do a background check 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. The process for lifting the freeze is described above.

What law requires security freezes?
The Florida security freeze bill passed and will go into effect on July 1, 2006. It is House Bill 37.

THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES AND SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR AS THE POLICY OF THE STATE OF FLORIDA. IF YOU WANT ADVICE ON A PARTICULAR CASE, YOU SHOULD CONSULT AN ATTORNEY OR OTHER EXPERT. THE FACT SHEET MAY BE COPIED, IF (1) THE MEANING OF THE COPIED TEXT IS NOT CHANGED OR MISREPRESENTED, (2) CREDIT IS GIVEN TO THE OFFICE OF THE FLORIDA ATTORNEY GENERAL, AND (3) ALL COPIES ARE DISTRIBUTED FREE OF CHARGE.

SAMPLE FREEZE LETTER TO EQUIFAX

Date

Equifax
Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Dear Equifax:

I would like to place a security freeze on my credit file. My name is:
My former name was (if applies):
My current address is:
My address has changed in the past 5 years. My former address was:
My social security number is:
My date of birth is:

(Circle one of the following)
I have included a $10 fee to place a security freeze on my credit file
OR
I am a senior (at least 65 years old) and the fee does not apply to me.
OR
I an identity theft victim and a copy of my police report (or other investigative report or complaint to a law enforcement agency concerning identity theft) of identity theft is enclosed.

Yours Truly,

Your Name.

SAMPLE FREEZE LETTER TO TRANS UNION

Date

Trans Union Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790

Dear Trans Union:

I would like to place a security freeze on my credit file. My name is:
My former name was (if applies):
My current address is:
My address has changed in the past 5 years. My former address was:
My social security number is:
My date of birth is:

(Circle one of the following)
I have included a $10 fee to place a security freeze on my credit file
OR
I am a senior (at least 65 years old) and the fee does not apply to me.
OR
I an identity theft victim and a copy of my police report (or other investigative report or complaint to a law enforcement agency concerning identity theft) of identity theft is enclosed.

Yours Truly,

Your name

SAMPLE FREEZE LETTER TO EXPERIAN

Date

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Dear Experian:

I would like to place a security freeze on my credit file. My name is:
My former name was (if applies):
My current address is:
My address has changed in the past 5 years. My former address was:
My social security number is:
My date of birth is:

(Circle one of the following)
I have included a $10 fee to place a security freeze on my credit file
OR
I am a senior (at least 65 years old) and the fee does not apply to me.
OR
I an identity theft victim and a copy of my police report (or other investigative report or complaint to a law enforcement agency concerning identity theft) of identity theft is enclosed.

Yours Truly,

Your name

IDENTITY THEFT

In order to better protect yourself, it is helpful to know some of the ways identity thefts can occur. Thieves:

- Steal wallets and purses containing personal identification and credit/bank cards.
- Steal mail, including bank and credit card statements, pre-approved credit offers, new checks and tax information
- Complete a change of address form to divert mail to another location.
- Rummage through trash, or the trash of businesses, for personal data in a practice known as "dumpster diving"
- Find personal information in homes
- Use personal information individuals share on the Internet
- Send e-mail posing as legitimate companies or government agencies with which individuals do business.
- Get information from the workplace in a practice known as "business record theft" by stealing files out of offices where a person is a customer, employee, patient or student, bribing an employee who has access to personal files, or "hacking" into electronic files.

How to avoid Identity Theft

All consumers should take the following steps to prevent identity theft from occurring:

- Review Credit Reports from each of the three major credit bureaus once a year.
- Place passwords on your credit card, bank and phone accounts.
- Secure personal information in your home.
- Ask about information security procedures in your workplace.
- Don't carry your social security card with you; leave it in a secure place.
- Don't give out your social security number unless it is absolutely necessary; ask to use other types of identifiers when possible.
- Don't give out personal information over the phone, through the mail or over the internet unless you have initiated the contact or are sure you know with whom you are dealing.
- Guard your mail and trash from theft.
- Destroy offers of credit received in the mail that you do not respond to; you may choose to opt-out of receiving free offers of credit.
- Carry only the identification information and the number of credit/debit cards that you actually need.
- Pay attention to your billing cycles—follow up with creditors if bills do not arrive on time.
- Be wary of promotional scams.
- Keep your purse or wallet in a safe place at work.
- Notify your credit card company if you are planning to travel out of state.

What to do if you are a victim of Identity Theft

If you are a victim of identity theft, or believe you may be a victim, it is important that you take the following steps:

- Place a fraud alert on your credit reports and review your credit reports
- Place a security freeze on your credit reports.
- Close any accounts that have been tampered with or opened fraudulently.
- File a police report and ask for a copy for your records
- File a complaint with the Federal Trade Commission and the Attorney General's Office.
- Write down the name of anyone you talk to, what s/he told you, and the date of the conversation.
- Follow-up in writing with all contacts you have made about the identity theft on the phone or in person. Use certified mail, return receipt requested, for all correspondence regarding identity theft.
- Keep all copies of all correspondence or forms relating to identity theft.
- Keep the originals of supporting documentation, like police reports and letters to and from creditors; send copies only.
- Keep old files, even if you believe the problem is resolved. If it happens again, you will be glad you did.

How To Freeze Credit Reports Online

What is a Credit Report Freeze?

Consumers in all 50 states have the option of placing a credit report "freeze" with each credit reporting bureau that **effectively prevents any potential creditors, companies, and/or thieves from gaining access to the consumer's credit report and credit score.** The freeze does not prevent companies with whom you have existing accounts from the information contained in your report. In addition law enforcement and certain government agencies will still have limited access.

Why would someone authorize a credit report "freeze"?

There are several reasons one might issue a credit report "freeze". Primarily this is a preventive measure against forms or identity theft and fraud. A credit freeze on each of the consumers three bureau reports prevents anyone (including yourself) from opening new lines of credit in your name. **This type of identity theft is not only the most common form, but it also one of the hardest to catch in a timely matter.** It is important to note that a credit freeze does not help prevent fraud that may occur on existing lines of credit or bank accounts. Luckily, the risk for fraud on an existing account is far less than the risk of a predator opening new lines of credit.

Authorizing a freeze is especially helpful to consumers who have already been victims of identity theft. Once an account is compromised the risk for additional fraud to occur goes up exponentially.

How long does the credit report freeze last... Can I remove it?

Once a credit freeze is placed on a report it will stay in place until either temporarily or permanently lifted by the consumer themselves. For example, someone may temporarily lift the freeze from April 15th – April 25th to shop for a mortgage or conduct any other business requiring access to their report. On April 25th, the freeze will go back into place. **You can also permanently lift the freeze at any time.** One potential drawback is that bureaus have up to three days in order to lift the freeze, meaning that it may be difficult to grant same-day access to your report. However, if you have a problem with applying for credit impulsively, this may actually be a benefit to you!

Why not just place a fraud alert?

A fraud alert is a helpful option, however an alert only forces the creditors, in compliance with the federal Fair Credit Reporting Act, to take extra steps to verify identity when they see the alert on a report. This step comes after they've already pulled the report and scores and will only prevent cases in which the criminal is not able to produce the additional identification needed. **In addition, typical alerts only last 90 days for consumers who aren't already victims of identity theft.**

What kind of fees are involved?

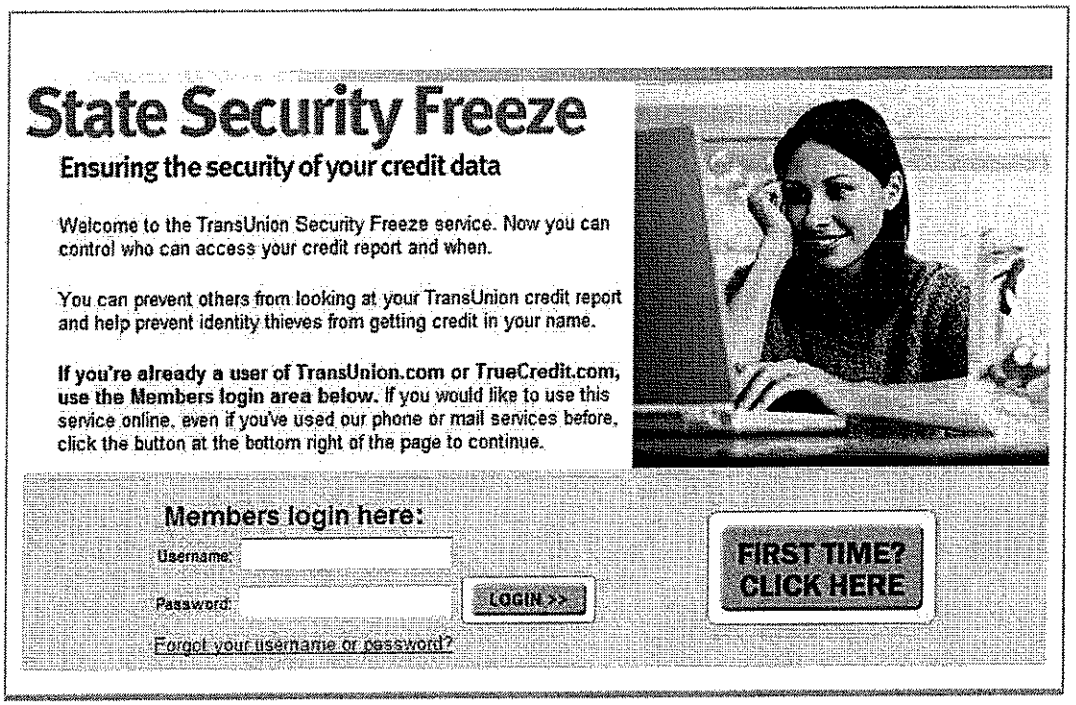
Unfortunately, this is the most complicated part of the entire process. **Credit freezes are controlled by individual state laws, which means fees vary from state to state.** Currently, Indiana is the only state which is completely free to add, temporarily lift, and completely remove freezes. *(Yes, ironically I live in Indiana).* Fees for other states vary from **$3 to $20** to place the initial freeze. In addition, fees for temporary and permanent lifts may also vary. Equifax has an easy to view website outlining all state-specific fees. Please also note that some states have reduced rates for those who are over 65, and **all states allow previous victims of identity theft to freeze their reports for free!**

If, like me, your financial goals include rarely applying for new credit, a credit freeze can be a cheap, effective alternative to credit monitoring services and/or identity theft insurance.

How do you actually place the credit report "freeze"?

Luckily, two of the three bureaus allow you to place credit freezes on your reports online. Equifax is a different story… we will get to them later.

The following TransUnion link will take you directly to the online portal to place your freeze.



If you don't have an existing TransUnion login you can create one with the big orange button above, or simply login to the bottom left.

TransUnion

your order | help

1 enter your information 2 confirm your identity 3 manage your freeze

Add or Manage a TransUnion Security Freeze

If you already have a TransUnion or TrueCredit account, click here to login now.

Personal Information

Title	First Name	Middle Name	Last Name	Suffix

Address Information

Current Street Address and Unit Number	City	State	Zip Code
Previous Address (if at current address less than 2 years)	**City**	**State**	**Zip Code**

NEXT

privacy | help | terms of use

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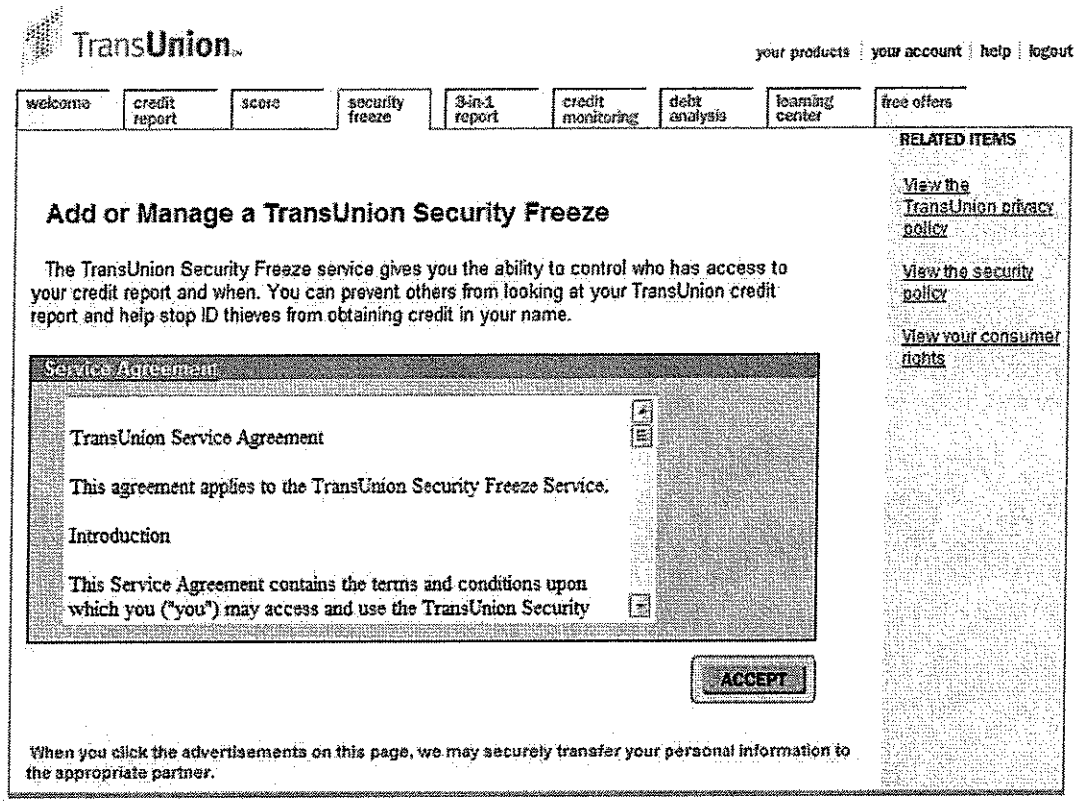
Those of you who need to create account will see a series of screens starting with the one above. Fill out the forms, click next, answer some specific questions (to confirm your identity) and you're good to go.



After setting up your account and/or logging in you will need to read through the Service Agreement and click Accept.

Security Freeze
Adam C Baker

Managing Access to Your Credit Report

You can stop others from viewing your credit report by adding a TransUnion Security Freeze to it. Once frozen, you have three choices for allowing others to access it (such as when you're in the market for new credit).

- Add a Global Lift that allows all lenders to see your report for a limited period of time

- Add a Selective Lift that allows specific lenders to see your report for a limited period of time by using a special code you give them

- Remove the Security Freeze completely

SECURITY FREEZE STATUS

NO SECURITY FREEZE ON FILE

Your TransUnion Credit Report is not currently frozen.

ADD SECURITY FREEZE

This next screen provides you with an overview of the freeze and your options for adding lifts or removing the freeze altogether. Click 'Add Security Freeze'.

Security Freeze
Adam C Baker

CREATE PIN

Create a PIN for your Security Freeze

A PIN is your personal TransUnion Security Freeze Personal Identification Number that you create when you first Add a Freeze. Please memorize or write down your PIN, since you will not be able to recover it online. This PIN is required prior to using features of the TransUnion Security Freeze whether online, by phone or mail.

Create Your Security Freeze PIN: ●●●●●● (Numeric, 6 digits)

Confirm PIN: ●●●●●●

CONFIRM

Cancel

You will need to generate a 6 digit PIN Number. This number will be used in the future should you need to add any lifts or removals to the freeze. Enter your PIN and select Confirm!

Security Freeze
Adam C Baker

CONFIRMATION

Thank You

At your request, a TransUnion Security Freeze has been applied to your Credit Report.

You are:

- Preventing others from looking at your TransUnion Credit Report
- Helping to stop ID thieves from obtaining credit in your name

Please memorize or write down your PIN, since you will not be able to recover it online. This PIN is required prior to using features of the TransUnion Security Freeze whether online, by phone or mail.

PIN: [redacted]

CONTINUE

Wah-lah! You're TransUnion report is now cold as ice. You aren't done yet though…

You can <u>initiate your freeze with Experian here!</u>

Experian
A world of insight

1 Start 2 Order Summary 3 Verification

Step 1

Personal Information * = required

First Name * Middle Initial Last Name *

Generation (JR, SR, III)

Address *

City * State * ZIP Code *

Date of Birth (month/day/four-digit year) *

Social Security Number *

If you have lived at your current address LESS than 2 years, please enter your previous TWO addresses below:

Previous Address 1

City State ZIP Code

Previous Address 2

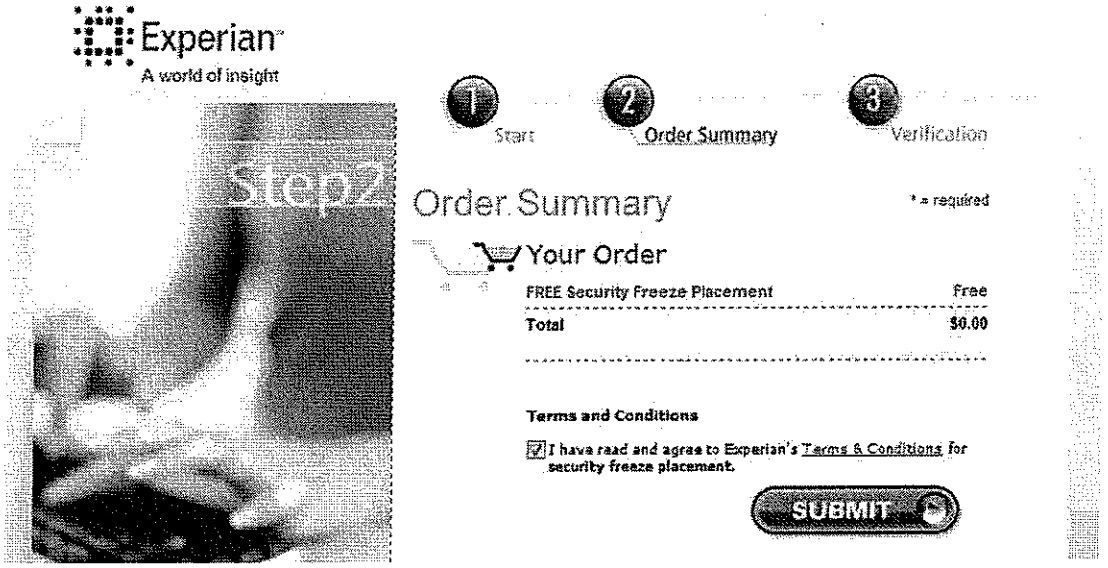
City State ZIP Code

To create your own personal identification number, check the box below. Otherwise, our system will generate a 10-digit personal identification number for you.

*Experian does not and will not disclose the personal information you provide to us in connection with this service to any third parties for any purpose unless required by law or for internal audit purposes without specifically indicating such disclosure to you and informing you of your choice to prohibit such disclosure. For more information see Privacy.

CONTINUE

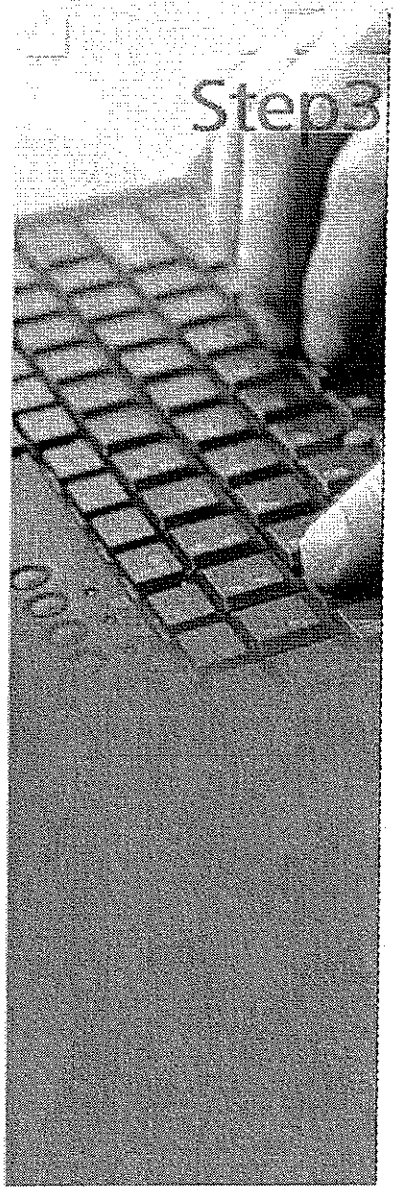
On the opening page you will need to fill out your personal information again. Using the check box will allow you to generate you own 10-digit PIN number, which you will need to lift the freeze. As it clearly states, if you don't select one they will generate the pin for you at the end. Click Continue!



Quick summary of the cost of the freeze. Equifax has an easy to view website outlining all state-specific fees. Yes, for once in my life living in Indiana has paid off! Submit!

Experian
A world of insight

1 Start 2 Order Summary 3 Verification



Step 3 Identity Verification

Please verify your identity by answering the questions below. The information is collected and evaluated as a security measure to ensure that only you are able to access your online report.

1. According to your credit profile, you may have opened an auto loan in or around February 2005. Please select the lender for this account. If you do not have such an auto loan, select 'NONE OF THE ABOVE/DOES NOT APPLY'.
   - KEYBANK NA
   - BANK ONE
   - BANK AMERICA
   - BMW FINANCIAL SVCS
   - NONE OF THE ABOVE/DOES NOT APPLY

2. Please select the county for the address you provided.
   - KNOX
   - DE KALB
   - SPENCER
   - JOHNSON
   - NONE OF THE ABOVE

3. According to our records, you may have resided or currently reside on one of the following streets. Please select your street name from the choices listed below.
   - PRICE
   - ROMAN
   - HARWICH
   - BUCK CREEK SHADES
   - NONE OF THE ABOVE

4. According to your credit profile, you may have opened a mortgage loan in or around March 1999. Please select the lender to whom you currently make your mortgage payments. If you do not have a mortgage, select 'NONE OF THE ABOVE/DOES NOT APPLY'.
   - GMAC MORTGAGE
   - STANDARD FEDERAL BANK CORP
   - BANK ONE
   - CHAMPION MORTGAGE
   - NONE OF THE ABOVE/DOES NOT APPLY

CONTINUE

You will be asked several questions. If you haven't been through these type of questions before take your time. For example I've never had a mortgage on number 4. Tricky Experian! Unless you're interested in mailing in your request take your time and get these right! Continue…

Experian
A world of insight

Security Freeze

Important Note: Confirmation

A security freeze has been successfully placed on your credit file. Your personal identification number is [redacted] You must submit this number in order to temporarily or permanently remove the security freeze from your credit file. Print this page for your own records.

To temporarily remove a security freeze for a period of time in order to apply for credit or for any transaction that requires that another party access your personal credit report, log on to www.experian.com/freeze or call 1 888 EXPERIAN (1 888 397 3742), then enter your identification information and personal identification number.

To permanently remove a security freeze, log on to www.experian.com/freeze or call 1 888 EXPERIAN (1 888 397 3742).

To view state specific rights you might have, log on to www.experian.com/consumer/help/reportfcra.html.

Exit >> Print >>

Two down… Only one to go!

Unfortunately that one is Equifax. After a little digging around and several phone calls, you can find out that Equifax does not allow you to request your freeze online. In fact check out this quote straight from the website:

"Although some states allow a security freeze to be placed, temporarily lifted or removed in other ways, in most cases to request that a security freeze be placed or removed on your Equifax credit file, please make your request in writing to us by mail."

Translation: "Although the other two bureaus allow you to easily place a freeze in minutes online, we here at Equifax suck and can't figure it out with so many different states involved…"

Placing the credit report freeze by phone…

This is the best remaining option for Equifax. However, if you find it more convenient you can also place freezes at TransUnion and Experian over the phone as well.

<u>Phone Numbers:</u>

- **TransUnion: 1-888-909-8872 (Automated Freeze Line)**
- **Experian: 1-888-397-3742 (General Cx Service)**
- **Equifax: 1-888-298-0045 (Credit Freeze Department)**

Equifax tried to sell me a product several times when I called them. They call it credit "locking" instead of "freezing". They are trained to try and sell this to consumers who call to request a freeze. Check your state specific fees first and make sure you are not buying an Equifax product.

Placing the credit report freeze by mail…

Unfortunately, if you are a previous victim of identity theft and are putting on a freeze for free you will most likely have to mail in your request to all three bureaus. You will need to attach the local law enforcement report you filed as part of the identity theft, which they are unable to process online.

Mailing Addresses and Information Required:

- **TransUnion, Fraud Victim Assistance Department, P.O. Box 6790 Fullerton, CA 92834**
- **Experian, P.O. Box 9554, Allen, TX, 75013**
- **Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348**

Be sure to include your full legal name, current address, any previous addresses in last 2 years, Social Security number, date of birth, proof of address (driver's license, utility bill, bank statement, etc…), and copy of police report (if applicable). If you are not an identity theft victim you will need to also include payment of state-specific fees for placing the initial freeze.

Is a Credit Report Freeze appropriate for you?

You'll have to answer this one yourself. **You will need to calculate the fees, your reliance on new forms of credit, and your overall financial goals.**

Personally, we have no reason to use credit, so we don't use it. **Because we will not need to open any new lines of credit anytime soon, this is a wise decision for us.** In addition, I'm lucky enough to live in Indiana where placing and removing a freeze is completely free. So this is a free way for my wife and I to have extra security and peace of mind while we are traveling overseas.

While this may seem a little extreme to some of you, it's really helped increased our dedication and intensity to our cause. We regularly attempt to incorporate these types of processes to keep our Debt Tsunami going strong!

Have you considered a credit report freeze? Did you realize it was so simple to file online or over the phone? Join in on the discussion by leaving your thoughts below!