

SECURITY FREEZE

You can further protect yourself from identity theft by “freezing” your credit report. When a security freeze is added to your credit report, all third parties whose access is not exempt under law will not be able to access your credit report without your consent. If you have been a victim of identity theft this service is highly recommended.

This is a free service in all states if you have been a victim of identity theft. In other states the cost is \$10-\$15. There is not charge in Colorado to initially freeze your file for victims and non-victims of identity theft.

One you have ordered a security freeze there are still some agencies that can have access to your credit file:

- Companies you have a current financial relationship with.
- State, local law enforcement agencies, child support agencies.
- Governmental agencies
- Uses falling under the FCRA-disclosure to the FBI for counterintelligence.
- Credit monitoring services that the consumer has subscribed to.

Please note: Placing a security freeze on your credit file can delay the processing/acceptance of credit applications for a mortgage, auto, credit card, etc. as the freeze will have to be lifted in order for your credit to be pulled. Please plan accordingly if you are planning on submitting an application for credit so that your credit file can be accessed.

Each bureau has different criteria for requesting a security freeze.

For Equifax:

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348

www.equifax.com or

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

You can put a freeze on your file with Equifax either by mail or online through the above link.

If you choose to request by mail you must include your name, address, date of birth, social security number, and proof of current address such as a utility bill. Once they receive the request they will mail you a confirmation with a 10 digit security freeze confirmation number. You must have this number to request a lift of the freeze. If you are a victim of identity theft you must also include a copy of the police report or identity theft report. Lifting a freeze from Equifax must also be done by mail.



Advantage Credit, Inc. Credit Reporting Services

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www.AdvCredit.com 1-800-670-7993

For Experian:

Experian
PO Box 9554
Allen, TX 75013

www.experian.com or

<https://www.experian.com/consumer/cac/InvalidateSession.do?code=FREEZE>

You can put a freeze on your file with Experian either by mail or online through the above link.

If you choose to request by mail you must include your full name with middle initial and any generation (Jr., Sr, etc), Social Security number, date of birth, current address and previous address (if less than 2 years). You must also enclose one copy of a government issued ID and proof of address (utility bill, bank or insurance statement). They will mail you a confirmation and an access code to lift your freeze. You can order a temporary or permanent lift either by mail or on line.

For Trans Union:

Trans Union
Fraud Victim Assistance Department
PO Box 6790
Fullerton, CA 92834

www.transunion.com or

<http://www.transunion.com/corporate/personal/fraudIdentityTheft/fraudPrevention/securityFreeze.page>

You can freeze your file with Trans Union either by mail, online through the above link, or by phone 888-909-8872.

If you choose to request the lift by mail you must provide proof of your current residence such as a copy of a state issued identification card or valid driver's license.



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