



Placing a Security Freeze on Your Credit Report

A security freeze means that your credit file cannot be shared with potential creditors. A security freeze can help prevent identity theft, because 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 will not be able to obtain credit in your name.

Any consumer in Illinois may place a security freeze on his or her credit report by requesting one directly from each credit reporting agency. A security freeze prohibits, with certain exceptions, the credit reporting agency (also referred to as a consumer reporting agency or a credit bureau) from releasing the consumer's credit report or any information from it until the consumer proves to the credit reporting agency that he or she is who he or she claims to be.

The credit reporting agency must provide, lift, and temporarily lift credit freezes free of charge.

How do I place a security freeze?

To place a freeze, you must contact each of the three credit bureaus directly. You may contact them in writing via U.S. mail, or you may contact them through links on each of their websites, or through a phone number they provide. Before using the credit bureaus' websites to place a security freeze, please ensure that your antivirus software and firewall protection are up to date, and that you are accessing the internet via a secure internet connection as opposed to an open wifi connection.

Credit bureaus cannot charge any fees to place, lift, or temporarily lift a credit freeze.

Instructions for placing a security freeze via U.S. mail:

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 contact each consumer reporting agency directly.

To request a freeze by certified mail:

- Send a letter by certified mail;
- If you are a victim of identity theft, include a copy of either the police report, investigative report or complaint to a law enforcement agency concerning identity theft;
- 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 five years, supply the addresses where you have lived during that period;

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.); and

If applicable, include payment by check, money order or credit card (Visa, Master Card, American Express or Discover cards only).

Instructions for placing a security freeze via credit bureau websites or toll-free telephone number:

Link to Equifax website: www.equifax.com/personal; navigate to the security freeze link and follow the instructions.

Link to Experian website: www.experian.com; navigate to the security freeze button and follow the instructions.

Link to TransUnion website: www.transunion.com; navigate to the security freeze option and follow the instructions.

How long does it take for a security freeze to be placed?

If you request a freeze by certified mail, within 3 business days after receiving your letter, the credit reporting agencies listed above will place a freeze on providing credit reports to potential creditors. If you request a freeze by toll-free telephone number or secure electronic method, the freeze will be placed within 1 business day of your request.

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

Yes. You can have a security freeze temporarily lifted for a specific period of time. The steps to temporarily lift a security freeze are as follows:

- Contact the credit reporting agencies above by certified mail, toll-free telephone number, or secure electronic method;
- Authenticate your identity according to the questions the credit reporting agency asks you or provide the documents the credit reporting agency requests; and
- Specify during what time period your credit report will be accessible to potential creditors.

How long does it take for a security freeze to be lifted?

Credit bureaus must lift a freeze no later than three business days after receiving your request if you make the request by certified mail and within 1 hour if your request is by toll-free telephone number or secure electronic method.

What will a potential creditor who requests my file see if it is frozen?

The potential creditor will receive a note indicating that the file is frozen but will not see your credit report.

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 TransUnion.

Will a freeze lower my credit score?

No.

To protect my credit, should my spouse's credit file be frozen too?

Yes.

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 888-5-OPTOUT (888-567-8688). Or you can do this online at www.optoutprescreen.com. This will stop most of the offers, such as the ones that go through the credit bureaus. The opt out request lasts for five years, or you can make it permanent.

SAMPLE LETTER TO EQUIFAX FOR PLACING A SECURITY FREEZE
(MUST BE SENT **CERTIFIED MAIL**)

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 applicable):

My current address is:

My address has changed in the past five years. My former address was:

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government-issued identity card AND proof of residence such as a utility bill or phone bill.

**(If you are an identity theft victim, insert the following language and enclose a copy of your police report:)
I am 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) regarding identity theft is enclosed.**

Yours truly,

Your Name

SAMPLE LETTER TO TRANSUNION FOR PLACING A SECURITY FREEZE
(MUST BE SENT **CERTIFIED MAIL**)

Date

TransUnion Security Freeze
P.O. Box 2000
Chester, PA 19016

Dear TransUnion:

I would like to place a security freeze on my credit file. My name is: My

former name was (if applicable):

My current address is:

My address has changed in the past five years. My former address was:

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government-issued identity card AND proof of residence such as a utility bill or phone bill.

**(If you are an identity theft victim, insert the following language and enclose a copy of your police report:)
I am 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) regarding identity theft is enclosed.**

Yours truly,

Your Name

SAMPLE LETTER TO EXPERIAN FOR PLACING A SECURITY FREEZE
(MUST BE SENT **CERTIFIED MAIL**)

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 applicable):

My current address is:

My address has changed in the past five years. My former address was:

My Social Security number is:

My date of birth is:

I have enclosed photocopies of a government-issued identity card AND proof of residence such as a utility bill or phone bill.

**(If you are an identity theft victim, insert the following language and enclose a copy of your police report:)
I am 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) regarding identity theft is enclosed.**

Yours truly,

Your Name