SECURITY FREEZE

A security freeze, also known as a credit freeze, is a consumer right provided at no cost to Hoosiers under Indiana law. Placing a security freeze on your credit reports can block an identity thief from opening a new account or obtaining credit in your name. If you activate a security freeze, an identity thief cannot take out new credit in your name, even if the thief has your Social Security number or other personal information, because creditors cannot access your credit report without your permission. Placing a freeze will not lower your credit score.

HOW TO PLACE A SECURITY FREEZE

Any Indiana resident can request a security freeze. There is no fee for Indiana residents to place, temporarily lift, remove or request a new password or PIN. You must place a freeze with each of the following credit reporting agencies. To place a freeze visit IndianaConsumer.com/IDTheft, use each credit agency's online process at the web addresses below, send a letter by certified mail to each credit agency below, or call each agency.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
https://www.freeze.equifax.com/
1.800.349.9960

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
https://www.experian.com/freeze/
1.888.397.3742

Trans Union Security Freeze
P.O. Box 2000
Chester, PA 19022
https://www.transunion.com/freeze
1.800.680.7289

To place the freeze with each credit bureau, you may be asked to:

- 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 address(es) where you have lived over the prior five years;
- Provide proof of current address such as a current utility bill or phone bill (alternative options include a bank, insurance, or credit card statement listing your full name and address);
- Provide a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

If you are placing a freeze by certified mail, you may use the sample letters available online at www.IndianaConsumer.com/IDTheft.

FREQUENTLY ASKED QUESTIONS

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

By Indiana law, credit reporting agencies must place a freeze within five business days from receiving your freeze request. Within 10 business days of receiving your freeze request, the agencies will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password secured.

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

If you want to take out a loan, get a new credit card or apply for a job or certain services, you can lift the security freeze for a certain period of time or for a specific party by notifying the credit bureau according to its procedures.

How can I remove a security freeze?

Indiana residents can have a security freeze lifted for a specific party, temporarily or permanently, free of charge. To do so, contact the credit reporting agencies by mail, telephone or online. You must provide proper ID and your unique PIN or password. If lifting temporarily, you must include the party and/or the period of time you want your credit report to be made accessible.

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

If the requests are made by telephone or email during normal business hours and under reasonable circumstances, the reporting agencies must lift the freeze within 15 minutes. If the request is made by mail, it will take three business days.

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 the file is frozen.

Can I order my own credit report if my file is frozen?

Yes. You may order a free annual credit report from each credit bureau online at www.AnnualCreditReport.com.

Can anyone see my credit file if it is frozen?

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 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.

*Additional FAQs are available online at www.IndianaConsumer.com/IDTheft.

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