

SECURITY FREEZE INFORMATION

Any consumer in Delaware may place a security freeze on his or her credit report by requesting one in writing by mail or telephone to the consumer reporting agency. By January 31, 2009, the consumer reporting agencies must provide a method of placing the security freeze online. The first placement of a security freeze on your credit report costs \$20 per consumer reporting agency, but after the initial \$20 fee for each agency, temporarily lifting or removing the credit freeze is free. Victims of identity theft do not need to pay the initial \$20 fee. A security freeze prohibits, with certain specific exceptions, the consumer 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 new account 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 each of the three consumer reporting agencies. You must pay \$20 to each of the three consumer reporting agencies, unless you are a victim of identity theft. By January 31, 2009, the consumer reporting agencies must provide a method for you to request the security freeze by an electronic mail method.

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 mail; (after Jan. 31, 2009, the consumer reporting agencies must also offer you an electronic method for the request);
- 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 5 years, supply the addresses where you have lived over the prior 5 years;
- 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.);
- Include payment by check, money order or credit card;
- If you are an identity theft victim, include a police report or investigative report to prove your status as a victim, and to avoid needing to pay the \$20 fee.

How long does it take for a security freeze to go into effect?

Within three (3) business days from receiving your letter, the consumer reporting agencies listed above will place a freeze providing credit reports to potential creditors.

Within five (5) business days from receiving your letter to place a freeze on your account, the consumer 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 temporarily lifted or permanently removed. The steps to do so are as follows:

- Contact each consumer reporting agency where you'd like to lift the freeze.
- You may contact the consumer reporting agency using a point of contact it makes available, which may be by mail, phone, or secure electronic mail;.
- You must provide proper identification;
- You must provide your unique PIN or password;
- If you are requesting to open your credit for a specific period of time, you must provide during what time period your credit report will be accessible.

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

Consumer reporting agencies must lift a freeze no later than three (3) business days from receiving your request. By Jan. 31, 2009, the time to lift a freeze will be 15 minutes if you have made your request by electronic mail or by telephone.

What will a new 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 new creditor get my credit score if my file is frozen?

No. A creditor who requests your file from one of the three consumer reporting agencies 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 consumer reporting agencies?

Yes. Different credit issuers may use different consumer reporting agencies. If you want to stop your credit file from being viewed, you must freeze it with Equifax, Experian, and Trans Union.

If more than one person in my household wants to request a security freeze, do we each have to request a separate security freeze?

Yes. Because each person has an individual credit history and credit reporting file, each person must make a separate request to place, lift or remove a security freeze. Each person also must pay any applicable fees.

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, just as you would to apply for credit. The process for lifting the freeze is described above.

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 888-5OPTOUT (888-567-8688). Or you can do this online at www.optoutprescreen.com. This will stop most of the offers, the ones that go through the consumer reporting agencies. It's good for five years or you can make it permanent.

What law requires security freezes?

The Delaware security freeze bill is Senate Substitute Number 1 for Senate Bill 109, passed in 2006.

THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES. IT IS NOT LEGAL ADVICE. FOR LEGAL ADVICE, YOU MUST CONSULT YOUR OWN ATTORNEY.

Before using these template letters, please read the entire document for complete information.
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:

EITHER

I have enclosed my \$20 application fee.

OR

I am a victim of identity theft.

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

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:

EITHER

I have enclosed my \$20 application fee.

OR

I am a victim of identity theft.

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

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:

EITHER

I have enclosed my \$20 application fee.

OR

I am a victim of identity theft.

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

Yours truly,

Your name