



What is a Security Freeze?



A Security Freeze prevents a credit reporting company from releasing your credit report without your consent. A security freeze is designed to ensure credit, loans, and services are approved in your name with **your permission**.

A security freeze does not apply to companies/agencies where you have an existing account, and a copy of your report is requested by your current creditor, its agents, or affiliates for certain types of account reviews, collections, fraud, or similar activities. According to state laws, there are situations and organizations that are exempt from the Security Freeze. Even if you have a Security Freeze on your file, your credit report may be released for permissible use to the following parties:

- Companies that have a current financial relationship with you
- State or local agencies, law enforcement, trial courts, Child Support Agencies, or private collection agencies acting on a court order, warrant, or subpoena.
- A prospective assignee of a financial obligation that is reviewing your account for monitoring, increasing credit lines, maintenance, account upgrades and enhancements, and collecting the financial obligation
- FCRA defined prescreening
- Uses falling under FCRA Section 625 – Disclosure to FBI for Counterintelligence purposes
- Uses falling under FCRA Section 608 – Disclosures to Governmental Agencies
- Upon the consumer's request, any person or entity for the purpose of providing the requesting consumer with a copy of their credit report.
- Upon the consumer's request, any person or entity to administer a credit file monitoring service subscribed by the consumer wherein a copy of their credit report is provided.
- All other exemptions are allowed by the state where you currently reside.

A security freeze will need to be placed with each major credit reporting company (**Equifax, Experian, Innovis, and TransUnion**) to prevent your credit report from being released by that company.

After your security freeze request has been processed, you will receive a Personal Identification Number (PIN) from the credit reporting agency in which you have requested the freeze. Please keep this PIN in a secure place as you will need to reference it when you wish to make a temporary or permanent removal of the security freeze.

A temporary lift of your security freeze will allow time to apply for credit or any transaction requiring another party to access your credit report. A temporary or permanent lift request will need to be made with each respective credit reporting agency currently holding your security freeze.

Please note having a security freeze may delay, interfere with, or prohibit the timely approval of any subsequent requests or applications regarding a credit, mortgage, new loan, government services or payment, insurance, rental housing, investment, employment, cellular phone, license, digital signature, utilities, internet credit card transaction, or other services, including an extension of credit at the point of sale.

Information provided as of September 2023.

Please verify the credit agency website for accuracy.



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Procedure to Place a Security Freeze on Your Credit

Equifax	Experian
https://www.equifax.com/personal/credit-report-services/credit-freeze/	www.experian.com/freeze
By Telephone: 1-800-685-1111 or 1-888-378-4329 (NY residents call 1-800-349-9960)	By Telephone: 1-888-397-3742
By Mail: Equifax Security Freeze PO Box 740256 Atlanta, Georgia 30374	By Mail: Experian Security Freeze PO Box 9554 Allen, Texas 75013
Include the following items if mailing: <ul style="list-style-type: none">• Complete name (Including any suffix)• Complete address• Social Security Number• Date of Birth• Proof of identification	Include the following items if mailing: <ul style="list-style-type: none">• Complete name (Including middle initial and any suffix)• Social Security Number• Date of Birth• Current address and previous address for the past two years• Investigative or incident report, or complaint with a law enforcement agency or the DMV• Proof of identification• Copy of utility bill, bank or insurance statement (must display name, address and date of issue)

Innovis	TransUnion
https://www.innovis.com/securityFreeze/index	https://www.transunion.com/credit-freeze
By Telephone: 1-866-712-4546	By Telephone: 1-888-909-8872
By Mail: Innovis Consumer Assistance PO Box 530086 Atlanta, GA 30353-0086	By Mail: TransUnion PO Box 2000 Chester, PA 19016
Visit website and complete the Security Freeze Request form and mail to the address listed on the bottom of the request	Include the following items if mailing: <ul style="list-style-type: none">• Complete name• Complete address• Social Security Number• Proof of identification
Include the following items if mailing: <ul style="list-style-type: none">• Complete name (Including middle initial and any suffix)• Phone Number• Social Security Number• Date of Birth• Current Address	



What is a Security Freeze?

Procedure for a Temporary or Permanent Lift of Your Security Freeze

Equifax	Experian
https://www.equifax.com/personal/credit-report-services/credit-freeze/	www.experian.com/freeze
By Telephone: 1-800-685-1111 or 1-888-378-4329 (NY residents call 1-800-349-9960)	By Telephone: 1-888-397-3742
You will need the following items: <ul style="list-style-type: none">PIN	You will need the following items: <ul style="list-style-type: none">PIN
By Mail: Equifax Security Freeze PO Box 740256 Atlanta, Georgia 30374	By Mail: Experian Security Freeze PO Box 9554 Allen, Texas 75013
For a temporary lift, submit the following: <ul style="list-style-type: none">Complete nameComplete addressSocial Security NumberDate of BirthPINDate range for temporary liftProper information on third party to receive your credit report	
For a permanent lift, submit the following: <ul style="list-style-type: none">Complete nameComplete addressSocial Security NumberDate of BirthPINTwo (2) forms of identification	

Please review additional information on the temporary or permanent lift of your security freeze by visiting the respective credit reporting agency website.



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Procedure for a Temporary or Permanent Lift of Your Security Freeze

Innovis	TransUnion
https://www.innovis.com/securityFreeze/index	https://www.transunion.com/credit-freeze
By Telephone: 1-866-712-4546	By Telephone: 1-888-909-8872
You will need the following items: <ul style="list-style-type: none">• PIN• Social Security Number• Date of Birth• Lift type (Start and end dates)	You will need the following items: <ul style="list-style-type: none">• PIN• Social Security Number• Date of Birth• Lift type (Start and end dates)
Online <ul style="list-style-type: none">• PIN• Social Security Number• Date of Birth• Current Address• Lift type (Start and end dates)	
By Mail: PO Box 530086 Atlanta, GA 30353-0086 Visit website and complete the Security Freeze Request form and mail to the address listed on the bottom of the request	By Mail: TransUnion PO Box 2000 Chester, PA 19016 For a temporary lift, submit the following: <ul style="list-style-type: none">• Complete the Lift section of the security freeze form that was provided to you with the Security Freeze information letter, and send to the address listed on the bottom of the Lift Section For a permanent lift, submit the following: <ul style="list-style-type: none">• Submit a written request or a completed copy of the Security Freeze form provided in your Security Freeze information letter• PIN

Please review additional information on the temporary or permanent lift of your security freeze by visiting the respective credit reporting agency website.