

W I S C O N S I N

Office of Privacy Protection*Safeguarding Information for Your Future*

Wisconsin Consumers Have the Right to Obtain a Security Freeze

If you live in Wisconsin you have a right to place a "security freeze" on your credit report. A freeze will prohibit a credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail by you to each of the three consumer reporting agencies. The security freeze is designed to prevent an extension of credit, such as a loan or a new credit card, from being approved in your name without your consent. A freeze may protect you from identity theft. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay approval of any subsequent request or application you make regarding a loan, credit, mortgage, or Internet credit card transaction, including an extension of credit at point of sale. As a result, if you plan on obtaining new credit, you should release your freeze approximately one week before seeking new credit.

Placing the Freeze on your Credit Report

To place a security freeze on your credit report, send your written request via certified mail to:

Equifax:	CSC Credit Services Security Freeze PO Box 674438 Houston, TX 77267-4438
Experian:	Experian Security Freeze PO Box 9554 Allen, TX 75013
TransUnion :	TransUnion Security Freeze PO Box 6790 Fullerton, CA 92834-6790

The fee to place a security freeze is \$10.00 for each credit reporting agency. If you submit a copy of a valid police report that verifies you are a victim of identity theft, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable. For your convenience there are form letters to each of the credit reporting companies available on www.privacy.wi.gov. The forms allow you to type in your personal information and print the letter or you may print the blank letter and write your information.

Written confirmation of the security freeze will be sent to you within 10 business days of receipt of the request. It will include a personal identification number (PIN), and instructions for removing the security freeze or authorizing the release of your credit report for a specific period of time.

Removing or Temporarily Lifting the Freeze from your Credit Report

When you request a security freeze for your credit report, you will be provided a personal identification number (PIN) to use if you choose to remove the security freeze from your credit report or authorize the release of your credit report for a period of time after the security freeze is in place. Be sure to keep your personal identification number (PIN) in a secure place for use when needed. To remove your freeze either permanently or temporarily, you must contact the credit reporting agency and provide all of the following:

- (1) The personal identification number (PIN).
- (2) Proper identification with a current address to verify your identity.
- (3) The period of time for which the report shall be made available.
- (4) Payment of the appropriate fee.

A security freeze does not apply to those with which you have an existing account that request information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

If You Are a Victim of Identity Theft

A victim of identity theft with a police report to verify the crime will not be required to pay the \$10 fee to the credit reporting agencies in order to obtain a security freeze. Be prepared to submit a copy of the police report when requesting the freeze. No fee will be charged to remove or replace the freeze as long as the police report is included in all correspondence.

How to Place a Freeze on Your Credit Report

To place a freeze, you must write to each of the three credit reporting agencies. You must provide identifying information. If you are an identity theft victim, provide a copy of your police report of identity theft. Otherwise provide payment of \$10 to each of the credit reporting agencies.

Write to the addresses below using the sample letter format found on the last page. Form letters to each of the credit reporting agencies are also available on the Office of Privacy Protection website at www.privacy.wi.gov.

CSC Credit Services (Equifax)
PO Box 674438
Houston, TX 77267-4438

Experian
PO Box 9554
Allen, TX 75013

TransUnion
PO Box 6790
Fullerton, CA 92834-6790

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

Yes. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file. You can lift it for a specific period of time. After you send your letter asking for the freeze, each of the credit reporting agencies will send you a Personal Identification Number (PIN). You will also get instructions on how to lift the freeze. You can lift the freeze by phone, using your PIN. The credit reporting agencies must lift your freeze within three days.

What are the fees for Placing a Freeze, Temporary Lift or Freeze Removal?

	Placing a Freeze	Temporary Lift	Freeze Removal
Identity Theft Victim:	FREE	FREE	FREE
Non-Victim:	\$10.00	\$10.00	FREE

What is the difference between a fraud alert and a freeze?

A fraud alert is a special message on the report that a credit issuer receives when checking a consumer's credit rating. It tells the credit issuer that there may be fraud involved in the account. A fraud alert can help protect you against identity theft. A fraud alert can also slow down your ability to get new credit. It should not stop you from using your existing credit cards or other accounts. A security freeze means that your credit file cannot be seen by potential creditors, insurance companies, or employers doing background checks – unless you give your consent. Most businesses will not open credit accounts without first checking a consumer's credit history.

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

Credit reporting agencies must place the freeze no later than five business days after receiving your written request.

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

Credit reporting agencies must lift a freeze no later than three business days after receiving your request.

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

A creditor will see a message or a code indicating that the file is frozen.

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 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 behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit-unless you opt out of receiving such offers. Government agencies may have access for collecting child support payments or taxes or for investigating Medicare fraud. 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 reporting agencies?

Yes. Different credit issuers may use different credit reporting agencies. If you want to stop your credit file from being viewed, you need to freeze it with Equifax (CSC), Experian and TransUnion.

Will a freeze lower my credit score?

No.

Can an employer do a background check on me if I have a freeze on my credit file?

No. You would have to lift the freeze to allow a background check or to apply for insurance, just as you would to apply for credit.

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 credit reporting agencies. It's good for five years or you can make it permanent.

Does my spouse's file have to be frozen, too?

Yes. Both spouses have to freeze their separate credit files, via separate letters requesting the freeze, in order to get the benefit. That means the total cost for freezing is \$10 x 3 credit reporting agencies x 2 people = \$60.

Can I request a temporary lift with only one credit reporting agency?

Yes, you can determine what credit reporting agency your new creditor uses and request a lift from that agency only. The desired credit reporting agency can assign a unique PIN number for the temporary lift. You will be required to provide the Pin assigned to the creditor during the temporary lift period. A lift period can be a minimum of three days or a maximum of 30 days. This method will provide added protection, as the creditor is the only one that will have access to your credit report.

Can I send my freeze request letter and my spouse's in the same certified mail envelope?

Yes, the credit reporting agencies have approved receiving both letters in the same envelope to each credit reporting agency.

Why when placing a freeze on my credit report would a credit reporting agency require me to photocopy my Social Security Card and/or Driver's License and fax or mail it to them?

Your personal information may have some differences such as a different address or last name. The credit reporting agency is attempting to collect your information for the purpose of updating your credit report and authenticating your identity. Make sure all of your important documents like your Driver's License and Social Security Card have been updated with the most current information and reflect the same information.

What law requires security freezes?

The law on security freeze is Wisconsin Statute §100.54. You can read Wisconsin Statute §100.54 in its entirety on our website at www.privacy.wi.gov.

If you believe your identity has been stolen, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or email us at DATCPWisconsinPrivacy@Wisconsin.gov. Visit our website at www.privacy.wi.gov for more information.

Sample Letter

Copy the following form letter, insert your personal information and send a letter to each of the credit reporting agencies.

Date:

(Insert name and address of credit reporting agency)

Dear Credit Reporting Agency:

I would like to place a security freeze on my credit file.

My name is:

My current address is:

My last former address was:

My Social Security number is:

My date of birth is:

As proof of my residence, I am enclosing the following two items:

Utility bill Driver's License Other: _____

CHECK ONE:

I am an identity theft victim and a copy of my police report of identity theft is enclosed.

OR

I am not an identity theft victim. I am enclosing a \$10.00 check made payable to: _____ *(Insert name of credit reporting agency).*

Yours truly, _____

(Your signature)