

HOW TO “FREEZE” YOUR CREDIT FILES

If you live in California, you have the right to put a "security freeze" on your credit file. A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent 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 would probably not be able to get credit in your name.

How do I place a security freeze?

To place a freeze, you must contact each of the three credit bureaus. You can request the freeze by mail. See the sample letters at the end of this sheet for addresses and what information to include.

You may also place the freeze online. Here are the freeze web pages for the credit bureaus. Note: If these links do not work, search "security freeze" on the credit bureau web sites.

<https://www.freeze.equifax.com>

<https://www.experian.com/freeze/center.html>

<https://www.transunion.com/credit-freeze/place-credit-freeze>

Starting September 21, 2018, you can freeze and unfreeze your credit file for free. You also can get a free freeze for your children who are under 16. And if you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too.

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 period of time. Or you can lift it for a specific creditor. After you contact the credit bureaus asking for the freeze, each credit bureau will send you a Personal Identification Number (PIN). You will also get instructions on how to lift the freeze by using your PIN. The credit bureaus must lift your freeze within three days.

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 bureaus must place the freeze no later than three business days after receiving your written request.

How long does it take to lift a security freeze?

Credit bureaus 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 bureaus will only get a message or a code indicating that the file is frozen.

Can I still get my free annual credit report if my file is frozen?

Yes. To order your free annual credit reports, see our [How to Order Your Free Credit Reports](#). For Experian and TransUnion reports, use the regular

procedures for ordering. For Equifax, order by mail using the form included in *How to Order Your Free Credit Reports* and also provide the PIN issued to you by Equifax when you freeze your file.

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. See below for how to opt out of pre-approved credit offers. Government agencies may have access for collecting child support payments or taxes or for investigating Medi-Cal 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 bureaus?

Yes. Different credit issuers may use different credit bureaus. If you want to stop your credit file from being viewed, you need to freeze it with Equifax, 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. 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 (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 bureaus. 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 requests, in order to get the benefit.

What if I lose my PIN?

If you lose the PIN given to you by a credit bureau, send a letter to address on the sample letter attached to this sheet. Explain that you have lost your PIN and would like a new one. Provide your full name, address and Social Security number in the letter. Enclose a photocopy of your driver's license or other government-issued photo ID.

What law requires security freezes?

The California law on security freeze is in the California Consumer Credit Reporting Agencies Act, at California Civil Code §§ 1785.11.2-1785.11.6 and 1785.15.