



LOS ANGELES COUNTY  
**CONSUMER &  
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To promote a fair and vibrant marketplace, we serve consumers, businesses, and communities through education, advocacy, and complaint resolution.



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# Security Freezes

## FACTS FOR CONSUMERS



## WHAT IS A SECURITY FREEZE?

You can help prevent identity theft by putting a security freeze on your credit file. A freeze stops the major credit reporting agencies from sharing your credit information with potential creditors. Most businesses will not open new credit without access to this information. A freeze does not affect your credit score.

A freeze does not prevent existing creditors, government agencies and law enforcement from accessing your information.

### Can I still open new accounts?

Yes, you can temporarily lift the freeze in order to open new accounts. You can lift the freeze in writing or over the phone, using a Personal Identification Number (PIN) you receive from the credit bureau.

### How much does it cost to freeze my credit?

It costs \$10 to place a security freeze with each credit bureau. It will cost \$30 to put it on all three bureaus. If you are married and want a freeze on all three bureaus for both spouses, it will cost \$60.

Residents ages 65 and over can get a security freeze for free. They cannot be charged more than \$5 to lift, remove, or replace a freeze.

A freeze is free if you are a victim of identity theft and you provide a copy of the police report with your written request.

The credit reporting agency must place the freeze on your file within three business days after receiving your request.

### How do I freeze my credit?

To freeze your credit, write to each of the credit bureaus with identifying information. Spouses must write separate letters.

### Where do I send my request?

#### Equifax Security Freeze

P.O. Box 105788  
Atlanta, GA 30348

Include your full name (including middle initial and Jr./Sr., etc.), plus:

- Social Security number
- Date of birth
- A copy of a utility bill

#### Experian Security Freeze

P.O. Box 9554  
Allen, TX 75013

Include your full name, plus:

- Social Security number
- Date of birth
- Current address
- Previous addresses for the past two years
- A copy of a government-issued identification card such as a driver's license
- A copy of a utility bill

#### TransUnion Fraud Assistance Dept.

P.O. Box 2000  
Chester, PA 19022-2000

Include your full name, plus:

- Social Security number
- Current address
- A copy of a government-issued identification card such as a driver's license.

Each request must include a check or credit card number as form of payment.

### Can I get a freeze online?

Yes, but terms and costs may be different.

**Experian:** [www.experian.com/freeze](http://www.experian.com/freeze)  
Regular fees apply.

**TransUnion:** [freeze.transunion.com](http://freeze.transunion.com)

All services are free online.

**Equifax:** [www.freeze.equifax.com](http://www.freeze.equifax.com)

Regular fees apply. However, victims of identity theft should request a freeze in writing and attach a copy of their police report instead of using the online option.

### How do I permanently remove or temporarily lift the freeze?

To remove the lift, you can go online to the sites listed above, or write to each credit reporting agency and pay the appropriate fee. Be sure to include your PIN in the letter.

You may call the following numbers to temporarily lift the freeze:

**Equifax:** Call the number provided in your security freeze confirmation letter.

**Experian:** (888) 397-3742

**TransUnion:** (888) 909-8872

## FOR MORE INFORMATION



(800) 593-8222



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