



# Credit Report Security Freeze

A security freeze can help protect against identity theft by prohibiting the release of any information on the credit report without express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of the existing account, for the purposes of reviewing or collecting the account. A security freeze is designed to prevent an extension of credit, such as a loan or a new credit card, from being approved without consent.

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## What do the credit reporting agencies charge?

Placing a Freeze	Temporary Lift	Freeze Removal
FREE	FREE	FREE

Consumers can place a security freeze on their credit reports for free. Parents and legal guardians can also place a security freeze on the credit report of a child or other protected individual.

To place a security freeze contact each of the three credit reporting agencies directly.

### **Equifax Info. Services LLC**

(888) 378-4329

<https://www.equifax.com/personal/credit-report-services/credit-freeze/>

### **Experian**

(888) 397-3742

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

### **TransUnion**

(888) 909-8872

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



Additionally, you can place a checking and savings account security freeze by contacting:

### **Chexsystems**

(800) 887-7652

<https://www.chexsystems.com/security-alert-online>

Confirmation of the security freeze will be sent to you within 5 business days of the freeze being placed. It will include a copy of your consumer's rights, 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 informed of how to remove the security freeze, either temporarily or permanently. The process for removing the security freeze may vary between credit reporting companies. You will also be given information that is used by each credit reporting agency to verify your identity before lifting a security freeze. As the process for removing the security freeze may vary between credit reporting companies, please keep the information from each credit reporting agency in a safe place for use when needed. If lifting a security

freeze temporarily, be prepared to provide the length of time you would like to security freeze to be lifted.

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

A fraud alert is a special message on a credit file that states the consumer is or may be a potential identity theft victim. It requires businesses to take extra reasonable steps to verify the identity of the applicant before issuing the line of credit or service. 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.

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

Credit reporting agencies must place the freeze no later than one day after receiving a request by phone or online. Agencies have three days to place the freeze after receiving a written request.

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

Credit reporting agencies must lift a freeze no later than one hour after receiving a request by phone or online. Agencies have three days to lift the freeze after receiving a written request.

### **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 by using the method given to you by the credit reporting agency when you placed the security freeze. After you request a freeze, each of the credit reporting agencies will send instructions on how to lift the freeze. A lift period can be specified for a certain amount of time. You can lift the freeze by phone, online, or by mail using the PIN.

### **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 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, Experian, TransUnion, and ChexSystems.

### **Will a freeze lower my credit score?**

No.

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

Yes, the security freeze does not apply to anyone using the information for employment, tenant, or background screening purposes.

### **Does freezing my file mean that I will not receive pre-approved credit offers?**

No. You can stop pre-approved credit offers by calling 888-5OPTOUT (888-567-8688). You can also do this online at [www.optoutprescreen.com](http://www.optoutprescreen.com). This will stop

most of the offers that go through the credit reporting agencies. You have the option to opt-out for 5 years or permanently.

### **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. A lift period can be specified for a certain amount of time. This method will provide added protection, as the freeze will still be in place with the other credit reporting agencies.

### **Can I request a temporary lift for a potential creditor?**

Yes. You can grant a creditor one-time access to your credit report. Determine what credit reporting agency your new creditor uses and request a single-use personal identification number (PIN) from that agency. Your creditor will be required to provide this PIN to the credit reporting agency to view your credit report. This method will provide added protection, as the creditor is the only one that will have access to your credit report.

### **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?**

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, such as your Driver's License have been updated with the most current information.

### **Can I place a security freeze for a child or protected individual?**

Yes, a parent or legal guardian may freeze the credit record of a child or protected individual. If your child already has a credit report in their name, one of three things has happened. You have applied for credit in their names and applications were approved. You have added them as authorized users or joint accounts holders on one or more of your accounts. Or, someone has fraudulently used their information to apply for credit and the child is already an identity theft victim.

If you suspect your child may be the victim of identity theft, first contact the credit reporting agencies directly and request they do a **manual search** using only the child's social security number. If a file is found, you will be able to obtain a copy to review it for inaccurate or fraudulent information. The credit reporting agencies may require the child's complete name, address, date of birth and a copy of their social security card or birth certificate. As a parent or legal guardian you may also be required to send proof of your identity, guardianship or Power of Attorney.

*For more information or to file a complaint, visit our website or contact:*

Wisconsin Department of Agriculture,  
Trade and Consumer Protection  
*Bureau of Consumer Protection*  
2811 Agriculture Drive, PO Box 8911  
Madison, WI 53708-8911

Email: [DATCPHotline@wi.gov](mailto:DATCPHotline@wi.gov)

Website: [datcp.wi.gov](http://datcp.wi.gov)

(800) 422-7128

TTY: (608) 224-5058