

New Jersey's Identity Theft Prevention Act How to Place a Security Freeze on Your Credit Report

consumer**brief**

NEW JERSEY'S IDENTITY THEFT PREVENTION ACT

New Jersey's Identity Theft Prevention Act took effect on January 1, 2006. One of the protections provided to New Jersey consumers as part of the new law is the right to place a security freeze on credit reports maintained by credit reporting agencies. Placing a security freeze on your credit report is designed to be a powerful deterrent against identity theft.

With a credit freeze in place, you have the ability to prevent identity thieves from opening new credit cards or being granted loans in your name. That is because potential creditors will be blocked from accessing the credit information. Without access to this information, it is unlikely they will approve an application for credit or loan.

THE SECURITY FREEZE

Having a security freeze placed on one's credit report is free and fairly simple. Consumers must contact each of the three major credit reporting agencies (Equifax, Experian and TransUnion) separately and request that a freeze be placed on their credit reports.

Once a consumer has requested the freeze, the credit reporting agency must:

- comply with a request within five business days;
- send written confirmation of the freeze at the consumer's request; and
- include a personal identification number (PIN) or password when sending the written confirmation to the consumer.

Under the federal Fair Credit Reporting Act, consumers may request a free credit report from each of the three credit reporting agencies once every 12 months.

Consumers may visit www.AnnualCreditReport.com or call toll-free **1-877-322-8228** to get a copy of their credit reports. They will also be sent information about placing a security freeze on their credit reports.

Note: The security freeze will remain in place until the consumer requests that the freeze be removed.

REMOVING A SECURITY FREEZE

To remove a security freeze, the consumer must contact the credit reporting bureau directly. The credit reporting agency must remove the freeze no later than three business days after receiving the request.

It is worth noting that consumers who place freezes on their credit reports may encounter difficulties when they are in the market for a loan or any other kind of credit as creditors will not be able to access their credit information. These consumers should plan ahead and

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either lift the freeze for a specified period of time or for a certain creditor, a few days before actually applying for new credit.

HOW TO PLACE A FREEZE

Below are instructions for contacting the credit reporting agencies and the information you will need to provide to have the freeze put in place*:

- **Equifax.** Consumers should submit a written request by certified mail to: Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348 and provide their name, address, date of birth, Social Security number, and proof of current address such as a current utility bill.

More information on security freezes is available at www.equifax.com. Place your cursor over **Learning** and then on **Identity Theft & Fraud**; then click on **Preventing Identity Theft** and then scroll down to **Place a Security Freeze on your credit file**.

- **Experian.** General information about security freezes and instructions on how to request a security freeze is available at www.experian.com/consumer/security_freeze.html. Written requests should be sent to to: Experian Security Freeze, P.O. Box 9554 Allen, Texas 75013. The request should be submitted by certified or overnight mail and must include the consumer's full name, with middle initial and generation; Social Security number, date of birth, current address and previous addresses for the past two years. The request must also include a copy of a government-issued identification card (such as a driver's license) and proof of residence (such as a utility bill or a bank or insurance statement). The proof of residence must clearly show the

consumer's name, current mailing address and the date of issue (which must be recent).

- **TransUnion.** Contact TransUnion at 888-909-8872. General information about a security freeze is available at the telephone number above and at www.transunion.com. Click on **Personal Solutions**, then **Fraud Victim Information** and then **Security Freeze**.

Written requests should be sent to: TransUnion Security Freeze, P.O. Box 6790, Fullerton, CA 92834-6790

* This information is current as of April, 2006.

Please note: Under our law there can be no charge for **placing a freeze**. Therefore, no credit card information is required.

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