

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 allows consumers to place a security freeze on credit reports. This freeze is designed to be a powerful deterrent against identity theft.

With a freeze in place, identity thieves cannot open new credit cards or get loans in your name.

THE SECURITY FREEZE

It's free and easy to place a security on a credit report. Consumers must contact each of the four major credit reporting agencies (Equifax, Experian TransUnion and Innovis) and request the freeze.

Once a consumer request a freeze, the credit reporting agency must:

- comply with the 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.

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.

Visit www.AnnualCreditReport.com or call toll-free 1-877-322-8228 to get a copy of your credit reports. You'll also receive information about your security freeze.

Note: The security freeze will remain in place until you request that it be removed.

REMOVING A SECURITY FREEZE

To remove a security freeze, contact the credit reporting agency directly. The agency then has three business days to remove the freeze.

Note: Consumers who have placed freezes on their credit reports may have trouble getting a loan because creditors will not be able to access their credit information. Plan ahead and either lift the freeze for a specified period or for a certain creditor before actually applying for new credit.

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CREDIT REPORTING AGENCY CONTACT INFORMATION:

To place a security freeze on your credit report, contact the four credit reporting companies:

Equifax:

www.Equifax.com/personal/credit-report-services

1-800-685-1111

Experian:

www.Experian.com/help

1-888-397-3742

Transunion:

www.TransUnion.com/credit-help

1-888-909-8872

Innovis:

www.Innovis.com

1-800-540-2505

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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