

SECURITY FREEZE INFORMATION

Any consumer in North Dakota may place a security freeze on his or her credit report by requesting one in writing by certified or overnight mail to the credit reporting agency. After January 31, 2009, the credit reporting agencies must also make available an electronic method to place the security freeze.

The credit reporting agency is not allowed to charge a fee to victims for placing or temporarily lifting or removing a security freeze on a credit report. To prove you are a victim, you must also send a valid copy of a police report or a police case number documenting the identity theft, investigative report, or complaint to a law enforcement agency.

For all others, a charge of \$5 will be applied for each placing or temporary lifting of a security freeze for a specific party or specific period of time. A security freeze shall prohibit, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer.

To obtain more detailed information on how to place a security freeze on your credit reports, see below.

HOW TO "FREEZE" YOUR CREDIT FILES

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 probably would not be able to obtain credit in your name.

How do I place a security freeze?

To place a freeze, you must write in your request and submit it by mail, telephone, or through a secure electronic mail connection if it is provided by the consumer reporting agency to each of the three credit bureaus. Beginning 1/31/09, the credit bureaus must make an electronic or Internet method available to place a security freeze on your credit files.

Credit bureaus charge a \$5 fee to place or temporarily lift a security freeze, unless you provide proof that you are a victim of identity theft, in which case there is no fee. A copy of your police report or a police case number documenting the identity theft, investigative report, or complaint to a law enforcement agency must be included to avoid a fee.

Write to all three addresses below and include the information that follows:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

Trans Union Security Freeze

P.O. Box 6790

Fullerton, CA 92834-6790

For each, you must:

- Make a request by mail or telephone;
- Or by a secure electronic mail connection if the connection is made available by the consumer reporting agency;
- If you are a victim of identity theft, you must include a copy of either the police report or a police case number documenting the identity theft, investigative report, or complaint to a law enforcement agency;
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.) address, Social Security number, and date of birth;
- If you have moved in the past 5 years, supply the addresses where you have lived over the prior 5 years.
- Provide proof of current address such as a current utility bill or phone bill
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If applicable, include payment by check, money order or credit card (Visa, Master Card, American Express or Discover cards only.)

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

After three (3) business days from receiving your letter, the credit reporting agencies listed above will place a freeze providing credit reports to potential creditors. If you are a victim of identity theft, the freeze will be placed within 48-hours after receipt. By 8/1/2009, if you are a victim of identity theft, the freeze will be placed within 24 hours after receipt.

Five (5) more business days from placing a freeze on your account, the credit reporting agencies will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep this PIN or password in a safe place.

Can I open new credit accounts if my files are frozen?

Yes. You can have a security freeze lifted for a temporary period of time or specific party. This is done at no charge for victims. For non-victims, however, there is a \$5 charge. The steps to do so are as follows:

- Contact the credit reporting agencies above.
- You may contact the credit reporting agencies by mail, telephone, or secure electronic mail connection or other expedited method developed by the consumer reporting agency;
- You must provide proper identification;
- You must provide your unique PIN or password;

- And, you must include during what time period your credit report will be accessible (for example: from August 1 to August 5.) or the name of the specific creditor.

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

Three (3) business days or within 15 minutes under reasonable circumstances when made available by the consumer reporting agency.

What will a creditor who requests my file see if it is frozen?

A creditor will see a message or a code indicating 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 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 own behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit. 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 must freeze it with Equifax, Experian, and Trans Union.

Will a freeze lower my credit score?

No.

Can an employer do a background check on my credit file?

Yes. There is an exemption for non-credit related access to your credit report and score for specialty consumer reporting agencies.

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 (888-567-8688). 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.

What law requires security freezes?

The North Dakota security freeze bill passed as House Bill 1417. It is effective .

THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES AND SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR AS THE POLICY OF THE STATE OF WEST VIRGINIA. IF YOU WANT ADVICE ON A PARTICULAR CASE, YOU SHOULD CONSULT AN ATTORNEY OR OTHER EXPERT. THE FACT SHEET MAY BE COPIED, IF (1) THE MEANING OF THE COPIED TEXT IS NOT CHANGED OR MISREPRESENTED, (2) CREDIT IS GIVEN TO THE OFFICE OF THE WEST VIRGINIA ATTORNEY GENERAL, AND (3) ALL COPIES ARE DISTRIBUTED FREE OF CHARGE.

Before using these template letters, please read the entire document for complete information.

SAMPLE FREEZE LETTER TO EQUIFAX

Date

Equifax
Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Dear Equifax:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 years. My former address was:

My social security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Circle one of the following:

I have included a \$5 fee to place a security freeze on my credit file

OR

I am an identity theft victim and a copy of my police report (or other investigative report or complaint to the FTC concerning identity theft) regarding identity theft is enclosed.

Yours Truly,

Your Name.

SAMPLE FREEZE LETTER TO TRANS UNION

Date

Trans Union Security Freeze
P.O. Box 6790
Fullerton, CA 92834-6790

Dear Trans Union:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 years. My former address was:

My social security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Circle one of the following:

I have included a \$5 fee to place a security freeze on my credit file

OR

I am an identity theft victim and a copy of my police report (or other investigative report or complaint to the FTC concerning identity theft) regarding identity theft is enclosed.

Yours Truly,

Your name

SAMPLE FREEZE LETTER TO EXPERIAN

Date

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013

Dear Experian:

I would like to place a security freeze on my credit file. My name is:

My former name was (if applies):

My current address is:

My address has changed in the past 5 years. My former address was:

My social security number is:

My date of birth is:

I have enclosed photocopies of a government issued identity card AND proof of residence such as a utility bill or phone bill.

Circle one of the following:

I have included a \$5 fee to place a security freeze on my credit file

OR

I an identity theft victim and a copy of my police report (or other investigative report or complaint to the FTC concerning identity theft) regarding identity theft is enclosed.

Yours Truly,

Your name

IDENTITY THEFT

In order to better protect yourself, it is helpful to know some of the ways identity thefts can occur. Thieves:

- Steal wallets and purses containing personal identification and credit/bank cards.
- Steal mail, including bank and credit card statements, pre-approved credit offers, new checks and tax information
- Complete a change of address form to divert mail to another location.
- Rummage through trash, or the trash of businesses, for personal data in a practice known as “dumpster diving”
- Find personal information in homes
- Use personal information individuals share on the Internet
- Send e-mail posing as legitimate companies or government agencies with which individuals do business.
- Get information from the workplace in a practice known as “business record theft” by stealing files out of offices where a person is a customer, employee, patient or student, bribing an employee who has access to personal files, or “hacking” into electronic files.

HOW TO AVOID IDENTITY THEFT

All consumers should take the following steps to prevent identity theft from occurring:

- Review Credit Reports from each of the three major credit bureaus once a year.
- Place passwords on your credit card, bank and phone accounts.
- Secure personal information in your home.
- Ask about information security procedures in your workplace.
- Don't carry your social security card with you; leave it in a secure place.
- Don't give out your social security number unless it is absolutely necessary; ask to use other types of identifiers when possible.
- Don't give out personal information over the phone, through the mail or over the internet unless you have initiated the contact or are sure you know with whom you are dealing.
- Guard your mail and trash from theft.
- Destroy offers of credit received in the mail that you do not respond to; you may choose to opt-out of receiving free offers of credit.
- Carry only the identification information and the number of credit/debit cards that you actually need.
- Pay attention to your billing cycles—follow up with creditors if bills do not arrive on time.
- Be wary of promotional scams.
- Keep your purse or wallet in a safe place at work.
- Notify your credit card company if you are planning to travel out of state.

WHAT TO DO IF YOU ARE A VICTIM OF IDENTITY THEFT

If you are a victim of identity theft, or believe you may be a victim, it is important that you take the following steps:

- Place a fraud alert on your credit reports and review your credit reports
- Place a security freeze on your credit reports.
- Close any accounts that have been tampered with or opened fraudulently.
- File a police report and ask for a copy for your records
- File a complaint with the Federal Trade Commission and the Attorney General's Office.
- Write down the name of anyone you talk to, what s/he told you, and the date of the conversation.
- Follow-up in writing with all contacts you have made about the identity theft on the phone or in person. Use certified mail, return receipt requested, for all correspondence regarding identity theft.
- Keep all copies of all correspondence or forms relating to identity theft.
- Keep the originals of supporting documentation, like police reports and letters to and from creditors; send copies only.
- Keep old files, even if you believe the problem is resolved. If it happens again, you will be glad you did.