

*Protecting Wisconsin Consumers for 75 Years*

## Credit report security freeze

Wisconsin consumers have the right to place a security freeze on their credit reports. Parents and legal guardians can also place a security freeze on the credit report of a child or other protected individual. A security freeze can help protect from identity theft. A security freeze will prohibit 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.

### What do the credit reporting agencies charge?

	Placing a Freeze	Temporary Lift	Freeze Removal
Identity Theft Victim:	FREE	FREE	FREE
Non-Victim:	\$10.00	\$10.00	FREE

You must pay the fee to each credit reporting agency. For your convenience, there is a sample form letter attached to request a security freeze. If you are a victim of identity theft, include a copy of the police report in order for the fees to be waived. Please note, correspondence will not be returned. Remember to send copies and always retain your original documents. A separate letter is required for each credit reporting agency.

**Experian**  
PO Box 9554  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/freeze](http://www.experian.com/freeze)

**Equifax Security Freeze**  
PO Box 105788  
Atlanta, GA 30348  
1-800-349-9960  
[www.freeze.equifax.com](http://www.freeze.equifax.com)

**TransUnion**  
PO Box 2000  
Chester, PA 19016  
1-888-909-8872  
<https://freeze.transunion.com>

Written confirmation of the security freeze will be sent to you within 10 business days of receipt of the request. It will include a personal identification number (PIN), 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 provided a personal identification number (PIN) to use if you choose to remove the security freeze or authorize the release of your credit report for a specific period of time. Be sure to keep your personal identification number (PIN) in a secure place for use when needed. To remove your freeze either permanently or temporarily, you must contact the credit reporting agency and provide all of the following:

- The personal identification number (PIN).
- Proper identification with a current address to verify your identity.
- The period of time for which the report shall be made available.
- Payment of the appropriate fee.

## **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 five business days after receiving your written request.

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

Credit reporting agencies must lift a freeze no later than three business days after receiving your 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. After you request a freeze, each of the credit reporting agencies will send you a Personal Identification Number (PIN). You will also get instructions on how to lift the freeze. A lift period can be a minimum of three days or a maximum of 30 days. You can lift the freeze by phone or online, using the PIN. The credit reporting agencies must lift your freeze within three days of your request.

## **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 three 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 and TransUnion.

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

No.

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

No. You would have to lift the freeze to allow a background check or to apply for insurance, just as you would to apply for credit.

## **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. The desired credit reporting agency can assign a unique PIN number for the temporary lift. You will be required to provide the PIN assigned to the creditor during the temporary lift period. A lift period can be a minimum of three days or a maximum of 30 days. 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.

## **Wisconsin's Child Protection Act:**

Under Wisconsin's Child Credit Protection Act, 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 the Bureau of Consumer Protection.

**Bureau of Consumer Protection  
2811 Agriculture Drive  
PO Box 8911  
Madison WI 53708-8911**

**E-MAIL: [DATCPWisconsinPrivacy@wi.gov](mailto:DATCPWisconsinPrivacy@wi.gov)**

**WEBSITE: [datcp.wi.gov](http://datcp.wi.gov)**

**(800) 422-7128**

**FAX: (608) 224-4677**

**TTY: (608) 224-5058**

**ADULT letter** requesting security freeze – MINOR requesting letter is on reverse

Date: \_\_\_\_\_

Dear Experian / TransUnion / Equifax: **(circle one – a separate letter must be sent to each agency)**

I would like to place a security freeze on my credit file.

My name is: \_\_\_\_\_  
(first) (middle initial) (last)

My current address is: \_\_\_\_\_  
\_\_\_\_\_

My last former address was: \_\_\_\_\_  
\_\_\_\_\_

My Social Security number is: \_\_\_\_\_

My date of birth is: \_\_\_\_\_

As proof of identity and residence, I am enclosing **copies of all of the following:**

- My Social Security card or certified official copy of my birth certificate.
- My government issued photo ID (driver's license, passport, state or military issued ID card).
- A recent utility bill, bank statement or insurance bill that reflects my current address.

**CHECK ONE:**

- I am an identity theft victim and a copy of the police report is enclosed.
- I am **not** an identity theft victim. I am enclosing a \$10.00 check made payable directly to Experian / TransUnion / Equifax **(circle one)**.

\_\_\_\_\_  
(Your signature)

**MINOR letter** requesting security freeze – ADULT requesting letter is on reverse

Date: \_\_\_\_\_

Dear Experian / TransUnion / Equifax: **(circle one – a separate letter must be sent to each agency)**

I would like to place a security freeze on a minor's credit file.

My name is: \_\_\_\_\_  
*(first) (middle initial) (last)*

My current address is: \_\_\_\_\_

My last former address was: \_\_\_\_\_

My Social Security number is: \_\_\_\_\_

My date of birth is: \_\_\_\_\_

The minor's name is: \_\_\_\_\_  
*(first) (middle initial) (last)*

The minor's address is: \_\_\_\_\_

The minor's last former address was: \_\_\_\_\_

The minor's Social Security number is: \_\_\_\_\_

The minor's date of birth is: \_\_\_\_\_

As proof of identity and residence, I am enclosing **copies of all of the following:**

- My Social Security card or certified official copy of my birth certificate.
- The minor's Social Security card.
- A certified copy of the minor's birth certificate.
- My government issued photo ID (driver's license, passport, state or military issued ID card).
- A recent utility bill, bank statement or insurance bill that reflects my current address.
- A court order or written notarized statement that the minor is under guardianship or Power of Attorney (if applicable).

**CHECK ONE:**

- The minor is an identity theft victim and a copy of the police report is enclosed.
- The minor is **not** an identity theft victim. I am enclosing a \$10.00 check made payable directly to Experian / TransUnion / Equifax **(circle one)**.

\_\_\_\_\_  
(Your signature)