

Freeze Your Credit Report

If you want to open an account at a department store or cell phone company, all you need is ID, your birth date and social security number. Everyone's done this at some point and it is a quick and easy process. But what consumers don't typically think about is that this process is just as easy for identity thieves.

As of January 2007, new legislation in 21 states gives consumers the power to freeze their credit reports.

The 'freeze' blocks access to your credit report— preventing retailers and other companies from issuing the instant credit that identity thieves easily prey on.

Fees vary by state and a freeze can cost up to \$20 and a thaw can cost up to \$18. Some states waive fees for senior citizens and identity -theft victims.

You can thaw a frozen credit report by providing a PIN number issued to you at the time of the freeze. A thaw can take up to three days so it is important to plan ahead and thaw your credit report if you need to apply for new credit.

Once your report is frozen, you won't have access to instant credit either, but that is a small inconvenience compared to the hassle and costs involved with identity theft.

While this is an added and very valuable layer of protection, you are still vulnerable to identity theft. Be vigilant about protecting your personal information, shredding documents and checking your credit report regularly.

Credit Reporting Agencies

TransUnion
1-877-322-8228
www.transunion.com

Equifax
1-800-685-1111
www.equifax.com

Experian
1-888-397-3742
www.experian.com

States That Allow Credit Freezes

- California
- Colorado
- Connecticut
- Delaware
- Florida
- Illinois
- Kentucky
- Louisiana
- Maine
- Minnesota
- Nevada
- New Hampshire
- New Jersey
- New York
- North Carolina
- Oklahoma
- Pennsylvania
- Rhode Island
- Utah
- Vermont
- Wisconsin



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