



How to “Freeze” Your Credit Files

As a Colorado resident you have a right to place a “security freeze” on your credit report. A freeze can give peace of mind that your credit can’t be hijacked without your knowledge. This tool lets you restrict access to your credit report, which in turn, makes it more difficult for identity thieves to open new accounts in your name. Be aware, if creditors can’t see your file, they may not extend the credit.

A credit freeze does not keep you from opening a new account, applying for a job, renting an apartment, or buying insurance. But, if you’re doing any of these, you’ll need to lift the freeze temporarily, either for a specific time or for a specific party.

How can I request a security freeze?

To request a freeze on your credit report, you must contact **each** of the three credit reporting agencies and provide your identifying information as listed at right. Now you can request a freeze online, on the phone or by certified mail. According to Colorado law, the credit reporting agency may not charge a fee for the first request. After you request the freeze, each of the credit bureaus will send you a confirmation letter containing a unique “Personal Identification Number” (PIN) or password. Keep the pin or password in a safe place. You will need it if you choose to lift the freeze.

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.

How long does a security freeze last?

A security freeze will remain in place until you request in writing that it be removed.

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

- <https://www.freeze.equifax.com>
- Call 1-800-349-9960
- Or send request by certified mail
- Include full name, middle initial and Jr./Sr.
- Copy of your Driver’s License/Passport
- Social Security number and date of birth
- Include current address and proof of current address such as a current utility bill, pay stub, bank statement, etc.

Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

- www.experian.com/freeze
- Call 1-888-397-3742
- Or send request by certified mail
- Include full name, middle initial and Jr. /Sr.,
- Social Security number and date of birth
- Include current address and previous home addresses for the past two years
- One copy of a government issued ID such as driver’s license, state ID, military ID card
- One copy of a recent utility bill, bank or insurance statement that displays your name and current address and date of issue

TransUnion Security Freeze

P.O. Box 2000

Chester, PA 19016

- www.transunion.com/securityfreeze
- Call 1-888-909-8872
- Or send request by certified mail
- Include full name, middle initial and Jr. /Sr.
- Social Security number and date of birth
- Current home address and addresses for past five years
- Copy of a driver’s license or state ID card
- Proof of current address such as a copy of current utility bill, pay stub, bank statement

Are there fees associated with placing and/or lifting a Security Freeze?

As a Colorado resident, there is no fee for placing the initial security freeze. There is a fee to lift the freeze temporarily while you apply for a new credit account. If you lift the security freeze for one specific business entity, the charge cannot exceed \$12. If the lift is for a certain period of time (3 to 30 days), it will cost you no more than \$10 for each request.

If my files are frozen, can I apply for a new credit account?

Yes. If you want to allow access to your credit information in order to obtain a new loan, contact the credit reporting agency and request that the freeze be temporarily lifted (a fee will be charged). You can lift the freeze by phone, using your PIN. The credit reporting agencies must lift your freeze within three (3) business days after receiving your request.

If you are applying for credit or a job, and you can find out which credit reporting agency the business will contact for your file, you can save some money by lifting the freeze only at that particular agency.

Can a creditor see my files if they are frozen?

No. The only thing a creditor would see is a message or a code indicating that the files have been frozen. Your report can still be released to your existing creditors or to other entities exempt by state statute.

What are the security freeze exemptions?

According to state laws, there are situations and organizations that are exempt from the security freeze. Your credit report may be released to companies that have a current financial relationship with you, or to debt collectors acting on their behalf on a court order. Government agencies investigating fraud, state or local law enforcement, the courts, or child support

agencies may have access in response to a court or administrative order, a subpoena, or a search warrant. Also, the Department of Revenue, insurance agencies processing a claim, the consumer’s pension plan entity, and most entities with whom the consumer may have a financial obligation or debt may have access.

Can I order my own credit report while my file is frozen?

Yes. The federal “Fair and Accurate Credit Transactions Act of 2003” (FACT Act) will allow you to get one free credit report annually. As a resident of Colorado, you are entitled to receive one free credit report annually from each credit reporting agency. Go to www.AnnualCreditReport.com.

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.

If I freeze my file will that stop those pre-approved credit offers?

Most of the credit offers are made with information obtained through the credit reporting agencies, so freezing your credit files should stop most of them. You can also call 888-5OPTOUT (888-567-8688) or online at www.optoutprescreen.com. It’s good for five years or you can make it permanent.

Will my request for a credit freeze also freeze my spouse’s file?

No. You and your spouse have separate credit files. The credit reporting companies maintain credit files on individuals only. They do not maintain joint files for spouses. **Both spouses have to freeze their separate credit files in order to get the benefit.**

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