



OFFICE OF THE DISTRICT ATTORNEY
TWENTIETH JUDICIAL DISTRICT

COMMUNITY PROTECTION DIVISION
CPD



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How to Freeze Your Credit

What is a credit freeze?

A credit freeze prevents anyone from opening a new credit account in your name, or from viewing your credit report without your permission. Once a freeze is in place, a credit bureau will not be able to release your credit report, or any information contained in that report, without your permission. By restricting access to your credit file, a credit freeze makes it harder for identity thieves to open new accounts in your name.

A credit freeze does not prevent you from using your existing credit cards.

Once a freeze is in place, you can still use any existing credit. But if you want to open a new account or seek any new credit once a freeze is in place, you would need to “unfreeze” your credit file, or lift the freeze temporarily. You can lift a freeze either for a specific time or for a specific party.

How can I place a freeze?

To place a freeze, you must contact **each** of the three main credit bureaus and provide your information listed at right. You can request a freeze online, on the phone or by certified mail. After you request the freeze, each credit bureau will send you a confirmation containing a unique “Personal Identification Number” (PIN). Keep the PIN in a safe place. You will need it if you need to unfreeze your file.

Do I have to place the freeze with all three credit bureaus?

Yes. Different credit issuers may use different credit bureaus. If you want to stop your credit file from being accessed by others, you need to freeze it with all three credit bureaus at right.

Equifax Freeze

P.O. Box 105788
Atlanta, GA 30348

- <https://www.freeze.equifax.com>
- 1-800-349-9960

Experian Freeze

P.O. Box 9554
Allen, TX 75013

- www.experian.com/freeze
- 1-888-397-3742

TransUnion Freeze

P.O. Box 2000
Chester, PA 19016

- www.transunion.com/securityfreeze
- 1-888-909-8872

If mailing a credit freeze request, send certified mail, return receipt requested. Include:

- Full name, address, telephone, Social Security number
- Any past addresses (2 years prior)
- **Proof of Identity:** provide a copy of **one** of the following:
 - Social Security card, or
 - Pay stub with Social Security #, or
 - W-2 or 1099 form
- **Proof of Address:** provide a copy of **one** of the following:
 - Driver’s license/state id, or
 - Lease/house deed, or
 - Pay stub with address, or
 - Utility bill, showing address

The Community Protection Division has sample request letters for each of the three credit bureaus: you can use these to mail credit freeze requests.

How long does a credit freeze last?

Forever. You must request in writing to permanently remove a freeze. But you can also “lift” a freeze temporarily by phone/online if you need to allow access to your credit info.

How can I “lift” the freeze temporarily?

If you want to allow access to your credit information, in order to obtain a new credit card or loan, for example, contact the credit bureau(s) by phone or online and request that the freeze be temporarily lifted. You will need to use the PIN provided by each bureau to lift the freeze.

How much does a freeze cost?

It's free! There is no charge to place or lift the freeze, either temporarily or permanently.

Who still has access to my credit file even though my credit is frozen?

Existing creditors, companies that have a current financial relationship with you, some debt collectors, some government agencies, state or local law enforcement, the courts, or child support agencies may have access. The Department of Revenue, insurance agencies, the consumer's pension plan, and most entities with whom the consumer may have a financial obligation or debt may have access as well.

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

Yes. You can receive one free credit report annually from each credit bureau. To obtain your free credit report, go to www.annualcreditreport.com.

Can an employer do a credit background check on me if my credit is frozen?

No. You would *have* to lift the freeze to allow a credit background check.

Will my request for a credit freeze also freeze my spouse's credit?

No. You and each of your family members have separate credit. The credit bureaus maintain credit files on individuals only--they do not maintain joint or group files. But some credit bureaus do allow spouses to freeze credit reports for each-other as long as they pass authentication requirements.

What about my children's credit?

A parent or guardian of a child under 16 can freeze the child's credit for free, but must do so by mailing in freeze requests to the three credit reporting agencies. If a credit reporting agency has not already created a record for the child, it will create the record and then place a freeze on it. Children 16 or older must request their own credit freezes, and can do so online. In some cases, children age 16 or 17 may need to mail copies of a driver's license or state-issued identification to the credit reporting agencies in order to place the freeze.

I have power of attorney for an older relative. Can I request a freeze for the person I help protect?

Yes. Guardians, conservators and those with a valid power of attorney can place a credit freeze on a protected person's credit for free. Anyone with legal responsibility for an older person's finances can place a credit freeze on that person's behalf.

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

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

For more information or instructions, or to obtain sample credit freeze request letters, call the Community Protection Division (303) 441-3700

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