

# Credit Report Freeze

## Community Protection Division Boulder County District Attorney's Office



### What Is a Credit Report Freeze?

A credit report freeze lets you restrict access to your credit report, making it more difficult for an identity thief to open new accounts in your name.

If you're concerned about identity theft, data breaches, or someone gaining access to your credit report without your permission, consider placing a credit report freeze.

### Credit Report Freeze Facts:

- A credit report freeze – or a “freeze” – might also be called a “security freeze.”
- A freeze is FREE, and permanent.
  - There is no charge to place, lift or remove it.
  - A freeze stays in effect permanently, unless you choose to lift or remove it.
- A freeze doesn't prevent you from using your existing credit.
  - You can continue to use your credit cards, and receive monthly statements, as usual.
  - Any existing loan or financing arrangements remain in place.
- A freeze doesn't affect your credit score, and doesn't prevent you from getting your credit report.
  - Credit reports are free weekly at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).
- Certain entities may still have access to your credit report, even when a freeze is in place.
  - These include existing creditors, debt collectors acting on a creditor's behalf, and some government agencies.



### How Do I Place a Credit Report Freeze?

Request the credit report freeze from each of the 3 main credit reporting agencies, online, by phone or by mail:

- Equifax
  - <https://www.equifax.com/personal/help/place-lift-remove-security-freeze/>
  - Phone: 1-888-298-0045
  - Form and mailing address: [https://assets.equifax.com/assets/personal/Security Freeze Request Form.pdf](https://assets.equifax.com/assets/personal/Security_Freeze_Request_Form.pdf) or call Community Protection; we'll send the form to you.
- Experian
  - <https://www.experian.com/freeze/center.html>
  - Phone: 1-888-397-3742
  - Mail: Experian Security Freeze, P.O. Box 9554, Allen, TX 75013
- TransUnion
  - <https://www.transunion.com/credit-freeze>
  - Phone: 1-888-909-8872
  - Mail: TransUnion, P.O. Box 160, Woodlyn, PA 19094
- You will need to provide proof of identity, and proof of address, to place the freeze.
- If requesting by mail, be sure to send via certified mail, return receipt requested.

### What happens next?

- You'll create or receive a personal identification number (PIN) from each credit reporting agency
  - Keep these PINs safe! You may need them in case you have questions about the freeze, or are applying for a new credit account yourself.



### What if I need to open a new account?

- A freeze doesn't prevent you from doing so, but you may have to “lift” the freeze to allow access to your credit report.
  - “Lift” a freeze by contacting one or more of the credit reporting agencies and providing your PIN.
  - You can “lift” the freeze for a specific period of time, or for a specific business.



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