

Identity theft can catch even the most vigilant off guard. Once a thief has possession of your personal information, s/he has the ability to open accounts and borrow in your name – leaving you with the bill and credit damage. In consumers' interest, states have enabled consumers to “freeze” their credit file. Attaching a credit file freeze, also called a security freeze, prevents the credit bureaus from releasing your credit report and score to new lenders and other businesses, which can stop a thief from getting new credit in your name. However, it does not prevent businesses that already have a relationship with you from accessing your report.

### How it works

In most cases, financial institutions will need to see your credit report or score when you apply for credit. If your credit file is frozen, they can't access it and won't be able to approve a new loan or credit line. Insurance companies, employers, and landlords that you don't already have a connection with will also be prevented from checking your file. Thus, thieves will have a very hard time opening fraudulent accounts as long as the credit file freeze is in place.

### When they work

Credit file freezes are only effective against the type of fraud where a thief tries to open new accounts. If s/he has possession of your existing credit cards or account information, s/he may be able to use them. (This is why you should notify your financial institutions immediately if you believe you were the victim of identity theft.) Additionally, while it is the norm to check your credit report, some businesses don't check credit reports at all. These businesses may grant a loan or provide a service in your name if the thief can provide them with your identifying data.

### How to add and remove a freeze

To place a freeze on your report, contact each credit bureau. The cost of this service varies by state. Generally, you do not have to pay a fee if you were the victim of identity theft. As proof, you may have to provide the bureaus with a police report or another affidavit.

Once the request is received and processed, the credit bureaus will send you a private personal identification number that you can use to lift the freeze. You will need to lift it before applying for credit or if you want a potential employer, landlord, or other business to check your credit. Depending on your state, there may be a fee to lift the freeze as well as a fee to add it again.

### Credit bureau contact information

TransUnion  
Attn. Fraud Department  
P.O. Box 6790  
Fullerton, CA 92834  
800-916-8800  
[www.transunion.com](http://www.transunion.com)

Equifax  
Attn. Fraud Department  
P.O. Box 105788  
Atlanta, Georgia 30348  
800-685-1111  
[www.equifax.com](http://www.equifax.com)

Experian  
Attn. Fraud Department  
P.O. Box 9554  
Allen, TX 75013  
888-397-3742  
[www.experian.com](http://www.experian.com)