## **Credit Bureau Procedures for Security Freeze**<sup>1</sup>

	Cost	Info on Freeze	Putting on the Freeze	Lifting the Freeze Temporarily	Removing the Freeze
Experian	<ul> <li>No cost for identity theft victims with police report.</li> <li>Fee for others \$59.95, including unlimited number of temporary lifts. No charge for removing.</li> </ul>	888-397-3742, select option to hear the CA Notice of Rights.	<ul> <li>Request in writing via certified mail to         Experian, 701 Experian Parkway, P.O. Box         9554, Allen, TX 75013.</li> <li>Provide name, middle initial, last name + Jr.,         etc., current address and addresses for past 5         years, SSN, birth date, two proofs of residence         (copy of DL, utility bill, or bank statement).</li> <li>Include check, money order or credit card with         name, number and expiration date for payment,         or copy of police report if ID theft victim.</li> <li>Consumer will receive PIN and info on how to         lift or end freeze.</li> </ul>	Via phone 888-397-3742 or online at www.experian.com/te mpfreezeremoval, using PIN. For a period of time: 7, 15 or 30 days.	Request in writing, via certified mail. Provide same identifying information as for placing freeze, plus PIN. <sup>2</sup>
Equifax	<ul> <li>No cost for identity theft victims with police report.</li> <li>Fees for others: \$12 for placing freeze; \$8-\$25 for temporary lifts; no charge for removing. Payable by check, money order or major credit card.</li> </ul>	Call 800-685- 1111, Credit File Ordering for CA Residents.	<ul> <li>Request in writing via certified mail to Equifax, P.O. Box 105788, Atlanta, GA 30348.</li> <li>Provide full name, full address, SSN and birth date. If paying by credit card (Visa, Master Card, American Express or Discover), provide name as on card, account number and expiration date. Will be applied w/in 5 business days.</li> <li>Consumer will receive PIN and info on how to lift or end.</li> </ul>	Via phone, using PIN. For a date-range lift (\$8) or for a lift for a specific creditor (\$25).	Request in writing, via certified mail.  Provide same identifying information as for placing freeze, plus PIN. <sup>2</sup>
Trans Union	<ul> <li>No cost for identity theft victims with police report.</li> <li>Fees for others: \$29.95 for placing freeze and \$14.95 for temporary lift; no charge for removing.</li> </ul>	Call 888-909-8872 for info on security freeze.	<ul> <li>Request in writing to Trans Union Security Freeze, P. O. Box 6790, Fullerton, CA 92834- 6790. Doesn't have to be certified mail.</li> <li>Provide name, address, SSN, CC# and expiration date to pay for freeze. Will be applied w/in 5 business days.</li> <li>Consumer will receive PIN and info on how to lift or end.</li> </ul>	Via phone, using PIN. <i>Global Lift</i> : for 3 to 31 days. $3^{rd}$ <i>Party Lift</i> : Also for 3 to 31 days. Consumer gets access code to give to companies to request record.	Request in writing, using PIN. Certified mail not required. Consumer must provide proper identification. <sup>2</sup>

<sup>&</sup>lt;sup>1</sup> As required by the California Consumer Credit Reporting Agenciels Act, Civil Code Sections 1785.11.2 - 1785.11.6. 1.7.03 California Office of Privacy Protection