

Arranging for a Credit File Freeze

by Cary Johnson



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Coloradoans can put a security freeze on their credit reports. A freeze means your file cannot be shared with potential creditors which can help prevent identity theft. If your files are frozen, even someone who has your name and Social Security number will not be able to get credit in your name.

To place a security freeze:

Send a request in writing by Certified Mail to each of the three major consumer credit reporting agencies.

Equifax Security Freeze, P. O. Box 105738, Atlanta, GA 30348

Experian Security Freeze, P. O. Box 9554, Allen, TX 75013

TransUnion Security Freeze, P. O. Box 2000, Chester, PA 19022-2000

Include the following in your request:

- Full name, with middle initial and generation, such as Jr., Sr., II;
- Social Security number;
- Date of birth;
- Current address and previous addresses for the past two years;
- Copy of a government issued ID, such as a driver's license or military ID;
- Copy of a utility bill, bank or insurance statement that displays your name, current mail-address, and date of issue (statement date must be recent).

The initial freeze is free of charge; however, the temporary or permanent removal of the freeze may cost up to \$10 per agency. To allow a "Background Check" by a potential employer or to apply for new credit, the freeze would need to be lifted.

