

## SECURITY FREEZE INFORMATION

Any consumer in North Dakota may place a security freeze on his or her credit report by requesting one in writing by certified or overnight mail to the credit reporting agency. After January 31, 2009, the credit reporting agencies must also make available an electronic method to place the security freeze.

The credit reporting agency is not allowed to charge a fee to victims for placing or temporarily lifting or removing a security freeze on a credit report. To prove you are a victim, you must also send a valid copy of a police report or a police case number documenting the identity theft, investigative report, or complaint to a law enforcement agency.

For all others, a charge of \$5 will be applied for each placing or temporary lifting of a security freeze for a specific party or specific period of time. A security freeze prohibits, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report or any information from it without the express authorization of the consumer.

To obtain more detailed information on how to place a security freeze on your credit reports, see below.

### HOW TO "FREEZE" YOUR CREDIT FILES

A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent new account identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number probably would not be able to obtain credit in your name.

#### How do I place a security freeze?

To place a freeze, you must submit in your request by mail, telephone, or through a secure electronic mail connection, such a connection is provided by the consumer reporting agency, to each of the three credit bureaus. Beginning January 31, 2009, the credit bureaus must make an electronic or Internet method available to place a security freeze on your credit files.

Credit bureaus charge a \$5 fee to place or temporarily lift a security freeze, unless you provide proof that you are a victim of identity theft, in which case there is no fee. A copy of your police report or a police case number documenting the identity theft, investigative report, or complaint to a law enforcement agency must be included to avoid a fee.

Write to all three addresses below and include the information that follows:

#### **Equifax Security Freeze**

P.O. Box 105788  
Atlanta, GA 30348

#### **Experian Security Freeze**

P.O. Box 9554  
Allen, TX 75013

#### **Trans Union Security Freeze**

P.O. Box 6790  
Fullerton, CA 92834-6790