

Colorado Credit File Freeze



CASE - Communities Against Senior Exploitation

For further assistance call the Denver DA's Fraud Line at 720-913-9179

This information is brought to you by the CASE Partnership

Beginning July 1, 2006, 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 credit files are frozen, even someone who has your name and Social Security Number (SSN) will not be able to get credit in your name.

How do I place a security freeze?

Request must be in writing and sent by **Certified Mail** to each of the three major consumer credit reporting agencies. As of July 1, 2006 their addresses are:

1. **Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348**
www.equifax.com
2. **Experian Security Freeze, P.O. Box 9554, Allen, TX 75013**
www.experian.com
3. **TransUnion Security Freeze, P.O. Box 6790, Fullerton, CA 92834-6790**
1-888-909-8872 www.transunion.com

What should my Certified Letter include?

Your Certified Letter needs to include the following:

1. Full name, with middle initial and generation, such as Jr. Sr., III (if applicable)
2. Social Security Number
3. Date of Birth
4. Current address and previous addresses for the past two years
5. Copy of government issued ID, such as driver's license or military ID
6. Copy of utility bill, bank **or** insurance statement that displays your name, current mailing address and date of issue. The item must be recent.

Do I have to freeze my file with all three credit bureaus?

Yes. Different credit issuers may use different credit bureaus so each must be sent a Certified Letter with the requested information.

Can I open new credit accounts if my files are frozen?

Yes, if you want to open a new credit account, you can lift the freeze for a specific creditor or a specific period of time. When you freeze your files, you will receive a unique PIN from each of the agencies as well as instruction on how to lift the freeze. You can lift the freeze by phone using your PIN and proper identification.

Is there a fee to freeze my credit files?

The initial security freeze is free of charge; however, the temporary or permanent removal of the freeze may cost up to \$10.00 per agency.

How long does it take for the freeze to be in effect and how long does it take a freeze to be lifted?

Credit bureaus must place the freeze no later than five business days after receiving your written request. A freeze must be lifted no later than three business days after receiving your request.

What will a creditor who requests my file see if it is frozen? Can someone still get my credit score?

A creditor will see a message or a code indicating the file is frozen and will not be able to get your credit score.

Can I order my free credit report if the file is frozen?

Yes, free credit reports are available at www.AnnualCreditReport.com or by calling 1-877-322-8228.

Can anyone see my credit file if it is frozen?

Yes, certain entities will have access to it. Your report can still be released to existing creditors or to collection agencies acting on their behalf. They can use it to review or collect on your account. Other creditors may use your information to make offers of credit unless you opt out of such offers (see below). Government agencies may also have access for child support payments, taxes, investigating Medicare/Medicaid fraud, or in response to a court-administrative order, subpoena, search warrant, delinquent taxes or unpaid court orders.

Does freezing stop pre-approved credit offers?

No. To stop pre-approved credit solicitations, you need to “opt out” at www.OptOutPrescreen.com or call 1-888-567-8688. It's good for five years or you can make it permanent. You will need to key in your Social Security Number.

Can an employer do a background check on me if I have a freeze on my credit file?

No. You would have to lift the freeze to allow a background check just as you would to apply for credit.

What's the difference between a Fraud Alert and a Freeze?

A Fraud Alert on a credit report is a message that tells potential credit issuer that there may be fraud. A Fraud Alert can help prevent identity theft and can also slow your ability to get new credit. A freeze means your credit file cannot be seen by potential creditors or employers doing background checks, unless you give your consent.



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<http://case.denverda.org/case/>

CASE is A Partnership of Four Metro Denver District Attorneys and the Community to Combat Elder Fraud and Exploitation. The CASE Partnership was originally funded in 2002 as an elder fraud prevention demonstration project of the Office for Victims of Crime (OVC), U.S. Department of Justice (USDOJ) in the Denver District Attorney's Office. Further OVC funding provided CASE replication in the 1st, 17th and 18th Judicial Districts serving eight additional Denver area counties. Currently, the Bureau of Justice Assistance, USDOJ is funding national replication of CASE in over 25 states through the Denver District Attorney's Office. Faith communities have proven to be successful partners because a significant number of older adults are active participants and older adults receive much of their information and social support from their church, synagogue or temple. Also older adults also have high level of trust and respect for clerical authority.