







### **Can a creditor get my credit score if my file is frozen?**

No. A creditor who requests your file from one of the three credit bureaus will only get a message or a code indicating that the file is frozen.

### **Can I order my own credit report if my file is frozen?**

Yes.

### **Can anyone see my credit file if it is frozen?**

When you have a security freeze on your credit file, certain entities still have access to it. Your report can still be released to your existing creditors or to collection agencies acting on their behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit-unless you opt out of receiving such offers. See below for how to opt out of pre-approved credit offers. Government agencies may have access for collecting child support payments or taxes or for investigating Medi-Cal fraud. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

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

Yes. Different credit issuers may use different credit bureaus. If you want to stop your credit file from being viewed, you need to freeze it with Equifax, Experian and TransUnion.

### **Will a freeze lower my credit score?**

No.

### **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 or to apply for insurance, just as you would to apply for credit. The process for lifting the freeze is described above.

### **Does freezing my file mean that I won't receive pre-approved credit offers?**

No. You can stop the pre-approved credit offers by calling 888-5OPTOUT (888-567-8688). Or you can do this online at [www.optoutprescreen.com](http://www.optoutprescreen.com). This will stop most of the offers, the ones that go through the credit bureaus. It's good for five years or you can make it permanent.



### **Does my spouse's file have to be frozen, too?**

Yes. Both spouses have to freeze their separate credit files, via separate letters requesting the freeze, in order to get the benefit. That means the total cost for freezing is \$10 x 3 credit bureaus x 2 people = \$60.

### **What law requires security freezes?**

The law on security freeze is in the California Consumer Credit Reporting Agencies Act, at California Civil Code sections 1785.11.2-1785.11.6.

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### Sample Freeze Letter to Equifax

Date:

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348

Dear Equifax:

I would like to place a security freeze on my credit file. My name is:

My current address is:

My former address was:

My Social Security number is:

My date of birth is:

CIRCLE ONE

I am an identity theft victim and a copy of my police report or DMV investigative report of identity theft is enclosed.

OR

I will pay the fee of \$10 for placing the freeze by:

Yours truly,



### Sample Freeze Letter to Experian

Date:

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

Dear Experian:

I would like to place a security freeze on my credit file. My name is:

My current address is:

Below is a list of my addresses for the past five years:

My Social Security number is:

My date of birth is:

As proof of my residence, I am enclosing the following two items:

CIRCLE ONE

I am an identity theft victim and a copy of my police report or DMV investigative report of identity theft is enclosed.

OR

I will pay the fee of \$10 for placing the freeze by:

Yours truly,



### Sample Freeze Letter to Trans Union

Date:

TransUnion Security Freeze  
P.O. Box 6790  
Fullerton, CA 92834-6790

Dear TransUnion:

I would like to place a security freeze on my credit file. My name is:

My current address is:

Below is a list of my addresses for the past five years:

My Social Security number is:

My date of birth is:

**CIRCLE ONE**

I am an identity theft victim and a copy of my police report or DMV investigative report of identity theft is enclosed.

**OR**

I will pay the fee of \$10 for placing the freeze by:

Yours truly,