

## SECURITY FREEZE INFORMATION

The state of South Carolina has passed a security freeze law that will go into effect on **December 31, 2008**. Until then, consumers can get security freezes from the three major consumer reporting agencies (Equifax, Experian, and TransUnion), which provide this service voluntarily. In order to get a security freeze, you must contact all three bureaus and pay a fee to each, where applicable. For victims of identity theft, there are no fees. For all others, there is a \$10 fee every time you place, temporarily lift, or remove a security freeze.

**Effective December 31, 2008**, South Carolina's new law will require consumer reporting agencies to offer consumers the opportunity to get a security freeze. Consumers can request a security freeze by writing to all three major consumer reporting agencies.

Under the new South Carolina law, the consumer reporting agency cannot charge consumers fees for placing, temporarily lifting or removing a security freeze.

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 in South Carolina, you must write to each of the three major consumer reporting agencies. Currently, the consumer reporting agencies charge \$10 to place a freeze, unless you provide proof that you are a victim of identity theft. **Starting December 31, 2008**, there is no fee for consumers in South Carolina.

**Before December 31, 2008**, if you want the fee waiver as an identity theft victim, you must provide a copy of your police report, investigative report or a complaint to a law enforcement agency concerning identity theft must be provided to show that you are a victim of identity theft.

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

For each, you must:

- Send a letter by regular or certified mail;
- If you are a victim of identity theft, you must include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.)
- Provide any name you previously used;
- Provide current and recent full addresses, including street address, apartment number, city, state and zip code;
- Provide your Social Security number;
- Provide your date of birth.
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
- If applicable, include payment by check, money order or credit card (Visa, Master Card, American Express or Discover cards only.)

### **How long does it take for a security freeze to go into effect?**

After five (5) business days from receiving your letter, the consumer reporting agencies listed above will place a freeze on credit reports to potential creditors. After ten (10) business days, they must send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep this PIN or password in a safe place.

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

Yes. You can have a security freeze lifted for a temporary period of time. **Before December 31, 2008**, consumers must pay \$10 to lift a security freeze. **Starting December 31, 2008**, there is no fee. The steps to do so are as follows:

- Contact the consumer reporting agencies above.
- The manner by which you contact them is determined by them, but it may be by way of telephone, fax or over the Internet or by mail.
- You must provide proper identification;
- You must provide your unique PIN or password;
- You must include during what time period your credit report will be accessible (for example August 1 to August 5,) or include which party you want the security freeze lifted (for example: Sears.)

### **How long does it take for a security freeze to be lifted?**

Consumer reporting agencies must lift a freeze no later than three (3) business days from receiving your request. However, **starting December 31, 2008**, a consumer reporting agency must also temporarily lift a security freeze under reasonable circumstances within fifteen (15) minutes if the request is received via the electronic method selected by the agency.

### **What will a new creditor who requests my file see if it is frozen?**

A creditor will see a message or a code indicating the file is frozen.

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

No. A creditor who requests your file from one of the three consumer reporting agencies 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 so long as they use the information for “other than credit related purposes.” Your report can still be released to your existing creditors or to collection agencies acting on their own behalf. They can use it to review or collect on your account. 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 consumer reporting agencies?**

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

**If more than one person in my household wants to request a security freeze, do we each have to request a separate security freeze?**

Yes. Because each person has an individual credit history and credit reporting file, each person must make a separate request to place, lift or remove a security freeze. Each person also must pay any applicable fees.

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

No.

**Can an employer do a background check on my credit file?**

Yes. There is an exemption for non-credit related use of your credit report.

**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 consumer reporting agencies. It's good for five years or you can make it permanent.

**What law requires security freezes?**

The South Carolina security freeze law is SC Code 37-20-160, passed in 2008.

THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES. IT IS NOT LEGAL ADVICE.  
FOR LEGAL ADVICE, YOU MUST CONSULT YOUR OWN ATTORNEY.