

Wisconsin Consumers Have the Right to Obtain a Security Freeze

Effective January 1, 2007, if you live in Wisconsin you have a right to place a "security freeze" on your credit report. A freeze will prohibit a credit reporting agency from releasing information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail by you to each of the three consumer reporting agencies. The security freeze is designed to prevent an extension of credit, such as a loan or a new credit card, from being approved in your name without your consent. A freeze may protect you from identity theft. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay approval of any subsequent request or application you make regarding a loan, credit, mortgage, or Internet credit card transaction, including an extension of credit at point of sale. As a result, if you plan on obtaining new credit, you should release your freeze approximately one week before seeking new credit.

Placing the Freeze on your Credit Report

To place a security freeze on your credit report, send your written request via certified mail to:

Equifax CSC Credit Services Security Freeze P O Box 674438 Houston, TX 77267-4438

Experian Experian Security Freeze

P. O. Box 9554
Allen, TX 75013

TransUnion TransUnion Security Freeze

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

The fee to place a security freeze is \$10.00 for each credit reporting agency. If you submit a copy of a valid police report that verifies you are a victim of identity theft, no fee will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable. For your convenience there are form letters to each of the credit reporting companies available on www.privacy.wi.gov. The forms allow you to type in your personal information and print the letter or you may print the blank letter and write your information

Written confirmation of the security freeze will be sent to you within 10 business days of receipt of the request.. It will include a personal identification number (PIN), and instructions for removing the security freeze or authorizing the release of your credit report for a specific period of time.

Removing the Freeze from your Credit Report

When you request a security freeze for your credit report, you will be provided a personal identification number (PIN) to use if you choose to remove the security freeze from your credit report or authorize the release of your credit report for a period of time after the security freeze is in place. Be sure to keep your personal identification number (PIN) in a secure place for use when needed. To remove your freeze either permanently or temporarily, you must contact the consumer reporting agency and provide all of the following:

(1) The personal identification number (PIN). (2) Proper identification to verify your identity. (3) The period of time for which the report shall be made available. (4) Payment of the appropriate fee.

A security freeze does not apply to those with which you have an existing account that request information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

If You Are a Victim of Identity Theft

A victim of identity theft with a police report to verify the crime will not be required to pay the \$10 fee to the credit reporting agencies in order to obtain a security freeze. Be prepared to submit a copy of the police report when requesting the freeze. No fee will be charged to remove or replace the freeze as long as the police report is included in all correspondence.

If you believe your identity has been stolen, contact the Wisconsin Office of Privacy Protection at 1-800-422-7128 or email us at WisconsinPrivacy@datcp.state.wi.us. Visit our website at privacy.wi.gov for more information.