

SECURITY FREEZE



www.Diasozo.com

Diasozo transforms incomplete or contradictory information into actionable intelligence.

PRIVACY

A “Security Freeze” allows you to control the release of personal financial information by U.S. consumer reporting agencies, also known as credit bureaus. The three main reporting agencies are: Equifax, Experian and TransUnion. A Security Freeze locks your credit and your data at the consumer reporting agency until you give permission for its release.

Unless you are constantly opening new lines of credit, this is the most cost-effective way to prevent criminals from using your identity for financial gain. This will NOT stop someone from stealing or using your current credit card numbers.

This can protect your identity by preventing criminals from opening any new services using your vital data. This does NOT affect your current accounts or credit score.

A Security Freeze is designed to:



Block others from viewing your credit report

Help prevent identity thieves from obtaining credit in your name

Limit access to your credit report for a specified period of time, or to a specific lender

If you are the victim of ID theft and obtain a police report the credit bureaus generally do not charge for the Security Freeze.

You may place, temporarily lift or remove a Security Freeze on your credit file under state law or the credit companies' voluntary Security Freeze programs. A Security Freeze is designed to prevent the information in your credit file from being reported to others, such as credit grantors and other companies.

Exceptions include: those exempted by law, those for whom you contact the credit company about and request that they temporarily lift the Security Freeze, and those that access during a period of time when you request a temporary lift of the security freeze.

Only you can request that a Security Freeze be placed on your credit file and only you can request that it be removed or temporarily lifted. Additionally, the security freeze will generally remain on your credit file until:

1) You request that it be removed or 2) You request a temporary lift of the Security Freeze for a specific party or parties, or specific period of time, as applicable under state law or a credit company voluntary security freeze program.



You should obtain a copy of your current credit report from all three consumer credit agencies BEFORE you request the Security Freeze to assure that what is in your file is accurate. There are many places to do this. One source is:

www.annualcreditreport.com

Once you choose to place a Security Freeze on your credit file, be sure to plan ahead for all of your credit applications. Under the laws of some states, it may take up to three business days to process a request to temporarily lift a Security Freeze. Additionally, you may not be able to request a temporary lift of a Security Freeze during non-business hours or on weekends.

If you are an ID theft victim you may be eligible for free Security Freeze services as provided by your state's Security Freeze law. You should provide all 3 credit companies in writing an ID theft report or similar documents as required by your state.

Submitting A Freeze Request by Mail:

To submit your Security Freeze requests via mail, you must obtain and submit personal ID information, your complete name, including any suffix (e.g. Jr., Sr., etc.), complete address, Social Security number and date of birth.

Within a few weeks, sometimes sooner, you will receive a package from each of these bureaus confirming your Security Freeze. This correspondence will include a PIN number that you need to keep. This number will be required to temporarily or permanently reverse the Security Freeze.

Complete 3 packets and send via certified mail to each credit company. Each packet should include a letter requesting the Security Freeze.

The letter should include:

- Official Request**
- Full Name**
- Full Address**
- Social Security Number**
- Date of Birth**



=====SAMPLE SECURITY FREEZE LETTER=====

CREDIT COMPANY NAME
CREDIT COMPANY ADDRESS

DATE

To Whom It May Concern:

Please accept this letter as my official request for a Security Freeze on my _____(NAME OF CREDIT COMPANY).
I have included a photocopy of my driver's license and a recent pay stub.
My personal information is as follows:

Joe Secure
1234 Strong Street, Jonestown, CA, 90211
SSN# 444-22-1234
D.O.B. 12/12/60

I am requesting any fees be waived due to my recent Identity Theft as evidenced by the attached police report.

Signed _____





Submitting A Freeze Request Online

If you are not a current victim of identity theft, don't have a police report, or don't want the \$30 fee waived, you can complete the entire Security Freeze process with each credit company online:

EQUIFAX:

<https://www.experian.com/consumer/cac/InvalidateSession.do?code=FREEZE>

TRANSUNION:

<https://annualcreditreport.transunion.com/fa/securityFreeze/landing>

EQUIFAX:

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

If you are mailing these packets, be sure to enclose a copy of your valid driver's license or State ID, and a copy of pay stub, utility bill, insurance statement, or another official document to validate your identity

These three packets should be sent to:

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348

Experian Security Freeze
PO Box 9554
Allen, TX 75013

TransUnion Security Freeze
Fraud Victim Assistance Department
PO Box 6790
Fullerton, CA 92834

You can reverse the credit freeze online at the websites above. There will be a \$10 fee per agency to do this. If you want this fee waived, you need to submit the request via mail again and include another copy of the police report. A temporary freeze will be established if you want to establish new credit such as a credit card or loan. Be sure to generate this temporary reversal prior to the loan request, otherwise your loan may be denied. A permanent reversal will completely stop the freeze, and your account should return to normal.

For more information visit
www.Diasozo.com

