

**DCBS:**

OREGON'S LARGEST BUSINESS REGULATORY  
**AND CONSUMER PROTECTION AGENCY**

**How to place a freeze on your credit**

Sept. 19, 2017





# Equifax data breach

# Why are we here?

- SB 583 (2007) established the system of security freezes under the then-new Oregon Consumer Identity Theft Protection Act
- Equifax data breach one of the largest in American history
- Breach of electronic records clearly falls within the ID Theft Act
- ORS 646A.624 authorizes the director to investigate and sanction any violations of the ID Theft Act

# Understanding the differences

|               |  |
|---------------|--|
| Credit freeze | Statutorily mandated mechanism that blocks access to a consumer's credit file.   |
| Credit lock   | Proprietary products listed as alternative to a credit freeze. May afford the same protection as a credit freeze but under different contractual terms (e.g., allowing lock to be placed and lifted more easily). Cost up to the bureau. |
| Fraud alert   | Heightened notice that person was victim of fraud. Depends on lenders verifying information before extending credit. Effective only for a limited period of time (e.g., 90 days). Cost up to the bureau.                                 |

# Credit freeze/lift timelines

- Placing a freeze: Credit reporting bureau must put freeze in place within 5 business days of receiving request, and confirm in writing within 10 business days.
- Lifting or removing a freeze: Credit reporting bureau must lift or remove within 3 business days of receiving request.

# Credit freeze/lift fees

- Must not exceed \$10 per credit reporting agency
- May be imposed on placement, lift, or removal of freeze
- May not be charged to consumers who are:
  - Victims of identity theft
  - Victims of personal information theft
  - Younger than age 16

# Placing, lifting, or removing a credit freeze

- Consumer is required to:
  - Submit request, with proper identification
  - Pay applicable fee
- Consumer typically places a freeze with each credit reporting bureau

# Placing, lifting, or removing a credit freeze

- Consumer may choose to temporarily lift a freeze from one or more credit reporting bureaus, depending on particular credit circumstances
- Credit reporting bureau will provide a PIN to lift or remove a freeze



# How to place freeze on credit file

- Equifax: 1-800-349-9960 (toll-free)

<http://www.freeze.equifax.com>

## Step 1 of 3:

**Personal Information** Place, Temporarily Lift or Permanently Remove Confirmation

### Place, Temporarily Lift or Permanently Remove a Security Freeze

Welcome to the Equifax Security Freeze Website. To request a security freeze be placed, temporarily lifted, or permanently removed from your Equifax credit file please provide your personal ID information requested below. Your personal ID information will only be used for this security freeze request and will not be used for marketing purposes.

If you would like to review general information about security freezes, please [click here](#).

**Note: If you are the victim of ID theft and have a police report or other appropriate document as required by your State, please submit your request to Equifax in writing and provide Equifax with such police report or appropriate document so you will be eligible for any benefits associated with ID theft victims.**



### Personal ID Information

This information is needed to verify your identity. Form fields designated with an asterisk (\*) are required.

|   |   |   |   |
|---|---|---|---|
| <b>*First Name</b><br><input type="text"/>  | <b>*Last Name</b><br><input type="text"/>   | <b>Initial</b><br><input type="text"/>          | <b>Suffix</b><br><input type="text" value="v"/> |
| <b>*Social Security Number</b><br><input type="text" value=""/> - <input type="text" value=""/> - <input type="text" value=""/> | <b>*Date of Birth</b><br>Month <input type="text" value=""/> / Day <input type="text" value=""/> / Year <input type="text" value=""/> |   |   |
| <b>*Current Address</b><br><input type="text"/>   | <b>*City</b><br><input type="text"/>  | <b>*State</b><br><input type="text" value="v"/> | <b>*ZIP</b><br><input type="text"/>             |
| <b>Former Address</b><br><input type="text"/>   | <b>City</b><br><input type="text"/>   | <b>State</b><br><input type="text" value="v"/>  | <b>ZIP</b><br><input type="text"/>              |

**Code Verification.** \*Type the numbers you see in the code.

Vision Impaired



Try another code  
If you cannot read code

# How to place freeze on credit file

- Experian: 1-888-397-3742 (toll-free)

<https://www.experian.com/ncaonline/freeze>

### Add a security freeze

\*=required

A security freeze is designed to prevent credit, loans and services from being approved in your name without your consent. In addition, adding a security freeze to your credit report may also delay or interfere with or prohibit the timely approval of any subsequent requests or application you make regarding new credit, loans or services. When you add a security freeze, you will be provided with a Personal Identification Number (PIN) which will be required in order to remove the freeze from your credit report, either temporarily or permanently.

#### Helpful Toolkit

- › State specific freeze information
- › Know your rights
- › Common questions
- › Freeze fees
- › Fraud center

First name\*

Middle

Last name\*

Generation

Address\*

City\*

State\*

ZIP Code™\*

Social Security number\*


  

Date of birth\*


Display Social Security Number

*Provide your e-mail address for faster delivery of your results.*

Email address 

Confirm email address

Have you lived at your current address longer than two years?  Yes  No

Would you like to select your own PIN? If not, you will be provided with a PIN.   Yes  No

I agree to the [terms and conditions](#), and I certify that I am adding a security freeze to my own personal credit report.

# How to place freeze on credit file

- TransUnion: 1-888-909-8872 (toll-free)

<https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

## Manage a State Security Freeze Online

- Block others from viewing your TransUnion credit report
- Help prevent identity thieves from getting credit in your name
- Limit access to your credit report to a specified period of time, or to a specific lender of your choosing

### SECURE LOGIN

\* Orange star indicates required field

\* Username

\* Password

[Forgot your username or password?](#)

LOGIN

### CREATE AN ACCOUNT

Sign up to manage your account online

- Convenient and secure
- One login to manage your Security freeze

[Do I already have an account?](#)

REGISTER

BROWSER REQUIREMENTS [VIEW SUPPORTED BROWSERS FOR USE OF THIS SITE](#)

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The Department of Consumer and Business Services is moving our data center. We expect most business operations to continue as normal. Temporary issues such as the inability to connect, access applications or download data may occur, however, these issues should resolve themselves quickly. We apologize for any inconvenience.

# Division of Financial Regulation

## Equifax Data Breach: What You Need to Know

▶ Protect your identity

▲ Equifax data breach

▲ How to freeze your credit

▲ Wildfires: Guard against losses

▲ 2018 Final Rate Decisions

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**QUESTIONS?**