

# SECURITY FREEZE

A security freeze, also known as a credit freeze, is a consumer right provided at no cost to Hoosiers under Indiana law. Placing a security freeze on your credit reports can block an identity thief from opening a new account or obtaining credit in your name. If you activate a security freeze, an identity thief cannot take out new credit in your name, even if the thief has your Social Security number or other personal information, because creditors cannot access your credit report without your permission. Placing a freeze will not lower your credit score.

## *HOW TO PLACE A SECURITY FREEZE*

Any Indiana resident can request a security freeze. There is no fee for Indiana residents to place, temporarily lift, remove or request a new password or PIN. You must place a freeze with each of the following credit reporting agencies. To place a freeze visit [IndianaConsumer.com/IDTheft](http://IndianaConsumer.com/IDTheft), use each credit agency's online process at the web addresses below, or send a letter by certified mail to each credit agency below.

Equifax Security Freeze  
P.O. Box 105788  
Atlanta, GA 30348  
<https://www.freeze.equifax.com/>

Experian Security Freeze  
P.O. Box 9554  
Allen, TX 75013  
<https://www.experian.com/freeze/>

Trans Union Security Freeze  
P.O. Box 6790  
Fullerton, CA 92834-6790  
<https://www.transunion.com/freeze>

To place the freeze with each credit bureau, you may be asked to:

- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.), address, Social Security number, and date of birth;
- If you have moved in the past five years, supply the address(es) where you have lived over the prior five years;
- Provide proof of current address such as a current utility bill or phone bill (alternative options include a bank, insurance, or credit card statement listing your full name and address);
- Provide a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

If you are placing a freeze by certified mail, you may use the sample letters available online at [www.IndianaConsumer.com/IDTheft](http://www.IndianaConsumer.com/IDTheft).