

FREQUENTLY ASKED QUESTIONS

How long does it take for a security freeze to be in effect?

By Indiana law, credit reporting agencies must place a freeze within five business days from receiving your freeze request. Within 10 business days of receiving your freeze request, the agencies will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep the PIN or password secured.

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

If you want to take out a loan, get a new credit card or apply for a job or certain services, you can lift the security freeze for a certain period of time or for a specific party by notifying the credit bureau according to its procedures.

How can I remove a security freeze?

Indiana residents can have a security freeze lifted for a specific party, temporarily or permanently, free of charge. To do so, contact the credit reporting agencies by mail, telephone or online. You must provide proper ID and your unique PIN or password. If lifting temporarily, you must include the party and/or the period of time you want your credit report to be made accessible.

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

If the requests are made by telephone or email during normal business hours and under reasonable circumstances, the reporting agencies must lift the freeze within 15 minutes. If the request is made by mail, it will take three business days.

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

No. A creditor who requests your file from one of the three credit bureaus will only get a message or a code indicating the file is frozen.

Can I order my own credit report if my file is frozen?

Yes. You may order a free annual credit report from each credit bureau online at www.AnnualCreditReport.com.

Can anyone see my credit file if it is frozen?

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. Other creditors may use your information to make offers of credit. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

*Additional FAQs are available online at www.IndianaConsumer.com/IDTheft.

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