

**Q. How can people register for a free credit freeze?**

A. Visit the Attorney General's Office's web site, [www.IndianaConsumer.com](http://www.IndianaConsumer.com), scroll down the menu to "Identity Theft and Data Breaches" and then click on "Credit Freeze." The page also can be accessed directly at <http://www.in.gov/attorneygeneral/2891.htm>. From there, you can link directly to the sites of each of the three credit bureaus, Equifax, Experian and TransUnion. Under normal circumstances, the registration process involves answering several questions and is relatively easy to complete. If an identity thief obtains a consumer's personal information, they would not be able to use it to fraudulently open a new line of credit if the consumer already has a credit freeze in place. The consumer can visit the same websites to lift the credit freeze at any time – if, for example, they want to apply for a loan – and then reinstate the freeze.

**Q. One of the credit bureau sites was very slow or would not give a PIN number. What should people do?**

A. Each of the three credit bureaus operates its own website independent of the AG's Office and of each other. The Attorney General's Office web site portal <http://www.in.gov/attorneygeneral/2891.htm> links to the three credit bureaus' credit freeze registration pages; the AG's Office does not operate the freeze registration directly. If the navigation for one credit bureau appears slow during a busy time of day, then consumers might try that one again later and move on to registering with one of the other two credit bureaus. Remember, to have the full protection of the credit freeze, consumers should register separately with all three credit bureaus.

**Q. Can people sign up for the credit freeze if they don't have access to a computer?**

A. Yes. Registering online is best, but if doing so online is not convenient, then consumers also can register for a free credit freeze by U.S. mail, by sending letters to each of the three credit bureaus. Form letters for registering by mail can be obtained at this link:

<http://www.in.gov/attorneygeneral/files/SecurityFreezeLettersFinal.pdf>

If someone is without Internet access or ability to download and print the form letters, they can call the Attorney General's Office at **1-800-382-5516** which can mail them back the sample form letters that they can complete and in turn mail to the three credit bureaus in order to register for free.

More information about registering for the credit freeze by letter is at this link:

<http://www.in.gov/attorneygeneral/2677.htm>

**Q. Can consumers register for the credit freeze directly by phone call?**

A. Consumers can request a security freeze from **Equifax** by calling an automated line, **1-800-685-1111**, and then press

3. More information is here: [https://help.equifax.com/app/answers/detail/a\\_id/159/~/-placing-a-security-freeze](https://help.equifax.com/app/answers/detail/a_id/159/~/-placing-a-security-freeze)

Consumers can request a security freeze from **Experian** by calling **1-888-397-3742** and then press **2** at the prompt. More information is here: <http://www.experian.com/consumer/help/states/in.html>

We are not aware of a call-in option to register by phone with **TransUnion**. Registering for the freeze with that credit bureau is done online or in writing, as noted above. More information is here: <https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

**Q. What about minors who are children of Anthem customers whose personal data also was breached? Children often have social security numbers long before they establish credit.**

A. This scenario was anticipated by the Protected Person Security Freeze, created by a new state law the Legislature passed in 2014, Senate Enrolled Act 394, as part of an ongoing effort by the Attorney General's Office to help consumers protect themselves from identity theft and safeguard their credit. Because identity thieves could attempt to steal the information of individuals such as children or disabled adults who have clean credit history in order to assume their identities and perpetrate fraud, the new law offers a security freeze for protected consumers, similar to the credit freeze for adults. Parents can use it to protect their children from identity theft even if the minors don't have credit yet. For mentally disabled adults who also should be protected against identity theft, their legal guardians can register them for the security freeze.

Below are links to the three credit bureaus' Protected Person Security Freeze sites. For the free service, each of the three credit bureaus requires that consumers register a minor or a protected consumer in writing, by mail, rather than online. And each credit bureau has a slightly different format for registering for a security freeze for a minor or other protected consumer, so read the directions carefully.

**Equifax**

Directions for registering for a credit freeze for a minor or protected person from Equifax are at this link:

<http://bit.ly/1rFEKY>

**Experian**

At this link, scroll down to the final two paragraphs on the Experian page for information on a security freeze for a protected consumer:

<https://www.experian.com/consumer/help/states/in.html>