BUSINESS & LABOR
EXHIBIT NO. 2
DATE 3/31/05
BILL NO. HB 732

How to "Freeze" Your Credit Files

CONSUMER INFORMATION SHEET 10

If you live in California, you have the right to put a "security freeze" on your credit file. A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent identity theft. Most businesses will not open credit accounts without checking a consumer's credit history first. If your credit files are frozen, even someone who has your name and Social Security number would probably not be able to get credit in your name.

A security freeze is free to identity theft victims who have a police report of identity theft. If you are not an identity theft victim, it will cost you $10 to place a freeze with each credit bureau. That's a total of $30 to freeze your files.

How do I place a security freeze?

To place a freeze, you must write to each of the three credit bureaus. You must provide identifying information. If you are an identity theft victim, provide a copy of your police report (or DMV investigative report) of identity theft. Otherwise provide payment of $10 to each of the credit bureaus.

Write to the addresses below or use the same letters on the Identity Theft page of the Office of Privacy Protection Web site.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

- Send by certified mail.
- Name, current and former address, Social Security number, date of birth
- Pay by check, money order, or credit card. Credit card (Visa, Master Card, American Express or Discover only): Give name of card, account number, expiration date

Experian Security Freeze
P. O. Box 9554
Allen, TX 75013

- Send by certified mail.
- Full name, with middle initial and Jr./Sr., etc.
- Current address and home addresses for past five years, Social Security number, birth date, two proofs of residence (copy of driver's license, utility bill, insurance statement, bank statement)

- Pay by check, money order or credit card. Credit card: give name of card, account number and expiration date.

Trans Union Security Freeze
P. O. Box 6790
Fullerton, CA 92834-6790

Send by regular or certified mail.
- First name, middle initial, last name, Jr., etc.
- Current home address and addresses for past five years, Social Security number, birth date
- Pay by credit card only: Give name of card, account number and expiration date

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

Yes. If you want to open a new credit account or get a new loan, you can lift the freeze on your credit file. You can lift it for a period of time. Or you can lift it for a specific creditor. After you send your letter asking for the freeze, each of the credit bureaus will send you a Personal Identification Number (PIN). You will also get instructions on how to lift the freeze. You can lift the freeze by phone, using your PIN. The credit bureaus must lift your freeze within three days.

The fee for lifting the freeze temporarily is $10 for a date-range lift and $12 for a lift for a specific creditor.

What is the difference between a fraud alert and a freeze?

A fraud alert is a special message on the report that a credit issuer receives when checking a consumer's credit rating. It tells the credit issuer that there may be fraud involved in the account. A fraud alert can help protect you against identity theft. A fraud alert can also slow down your ability to get new credit. It should not stop you from using your existing credit cards or other accounts.

A security freeze means that your credit file cannot be shared with potential creditors, insurance companies or employers doing background checks. Most businesses will not open credit accounts without checking a consumer's credit history first.

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

Credit bureaus must place the freeze no later than five business days after receiving your written request.

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

  Credit bureaus must lift a freeze no later than three business days of receiving your request.

- ## What will a creditor who requests my file see if it is frozen?

  A creditor will see a message or a code indicating that the file is frozen.

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

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

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

  Yes.

- ## Can anyone see my credit file if it is frozen?

  When you have a security freeze on your credit file, certain entities still have access to it. Your report can still be released to your existing creditors or to collection agencies acting on their behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit-unless you opt out of receiving such offers. See below for how to opt out of pre-approved credit offers. Government agencies may have access for collecting child support payments or taxes or for investigating Medi-Cal fraud. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

- ## Do I have to freeze my file with all three credit bureaus?

  Yes. Different credit issuers may use different credit bureaus. If you want to stop your credit file from being viewed, you need to freeze it with Equifax, Experian and Trans Union.

- ## Will a freeze lower my credit score?

  No.

- ## Can an employer do a background check on me if I have a freeze on my credit file?

  No. You would have to lift the freeze to allow a background check or to apply for insurance, just as you would to apply for credit. The process for lifting the freeze is described above.

- ## Does freezing my file mean that I won't receive pre-approved credit offers?

  No. You can stop the pre-approved credit offers by calling 888-5OPTOUT. This will stop most of the offers, the ones that go through the credit bureaus. It's good for two years or you can make it permanent.

- ## What law requires security freezes?

  The law on security freeze is in the California Consumer Credit Reporting Agencies Act, California Civil Code section 1785.11.2-1785.11.6.

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