

Need To Freeze Credit?



Security Freeze

You can further protect yourself from identity theft by “freezing” your credit report. When a security freeze is added to your credit report, all third parties whose access is not exempt under law will not be able to access your credit report without your consent. If you have been a victim of identity theft this service is highly recommended.

This is a free service in all states if you have been a victim of identity theft. In other states the cost is \$10-\$15. There is not a charge in Colorado to initially freeze your file for victims and non-victims of identity theft.

Once you have ordered a security freeze there are still some agencies that can have access to your credit file:

- Companies with which you have a current financial relationship
- State, local law enforcement agencies, child support agencies
- Government agencies
- Uses falling under the FCRA-disclosure to the FBI for counterintelligence
- Credit monitoring services to which the consumer has subscribed

Please note: Placing a security freeze on your credit file can delay the processing/acceptance of credit applications for a mortgage, auto, credit card, etc. as the freeze will have to be lifted in order for your credit to be pulled. Please plan accordingly if you are planning on submitting an application for credit so that your credit file can be assessed.



Advantage Credit

Credit Reporting Services

Questions? Contact:
The Sales Team at
sales@advcredit.com

Toll Free 800-670-7993 | www.AdvCredit.com



Each bureau has different criteria for requesting a security freeze

Trans Union:

Trans Union
Fraud Victim Assistance Department
PO Box 6790
Fullerton CA 92834

www.transunion.com

You can freeze your file with Trans Union either by mail, online through the above link, or by phone 888-909-8872. If you choose to lift the freeze by mail you must provide proof of your current residence such as a copy of a state issued identification card or valid driver's license.

Experian:

Experian
PO Box 9554
Allen TX 75013

www.experian.com

You can put a freeze on your file with Experian either by mail or online through the above link. If you choose to request by mail you must include your full name with middle initial and any generation (Jr., Sr., etc.), Social Security Number, date of birth, current address and previous address (if less than 2 years). You must also enclose one copy of a government issued ID and proof of address (utility bill, bank or insurance statement). They will mail you a confirmation and an access code to lift your freeze. You can order a temporary or permanent lift either by mail or online.

Equifax:

Equifax Security Freeze
PO Box 105788
Atlanta GA 30348

www.equifax.com

You can put a freeze on your file with Equifax either by mail or online through the above link. If you choose to request by mail you must include your name, address, date of birth, social security number, and proof of current address such as a utility bill. Once they receive the request they will mail you a confirmation with a 10 digit security freeze confirmation number. You must have this number to request a lift of the freeze. If you are a victim of identity theft you must also include a copy of the police report or identity theft report. Lifting a freeze from Equifax must also be done by mail.