



## Freeze and Thaw Credit Report

**Equifax** General information State-by-state information to get a freeze, Equifax wants you to send a certified letter with seven specific elements to Equifax Security Freeze/P.O. Box 105788/ Atlanta, Georgia 30348. The elements are spelled out clearly on the general information page, but they are, basically -- name, address, date of birth, SSN, utility bill for proof of address, payment and a police report if you are a victim.

**Experian-** General information State-by state information to get state-specific information, scroll to the bottom of the page and pick your state from the drop-down menu. Before giving you the information you need, Experian will warn you that a security freeze may make your credit life very difficult. Take that with a grain of salt, and then pick your state. You'll send the request by certified or overnight mail to Experian/ P.O. Box 9554/ Allen, TX 75013. Again, the recipe is listed on the firm's Web site, but it will call for a name, SSN, date of birth, current and past addresses dating back two years, a copy of your driver's license, and one utility bill.

**TransUnion** General information State-by-state information Send your freeze requests to TransUnion/Fraud Victim Assistance Department/ P.O. Box 6790/ Fullerton, CA 92834. A few state residents can call instead of write -- check the link above. Trans Union wants the following on the letter: name, address, Social Security Number, a copy of your driver's license and payment.

Freezes will cost usually \$10 per bureau, depending on your state. Also, if you want to take out a new line of credit, you'll have to pay to unfreeze your report, and then again to refreeze it. Credit report freezes are free for identity theft victims. For everyone else, it's a preventative measure, that, considering the possible monetary and time cost of untangling identity theft, could be a wise investment.