



Good Morning!

I hope you all had a great week. This week, I would like to discuss your right to a temporary freeze on your credit report.

If you are concerned that you are the victim of identity theft or are concerned that someone has gained access to your credit report without your permission, you have the right, under federal law, to have a "security freeze" placed on your credit report.

A security freeze is a free way to restrict access to your credit report. Remember that before you can be approved for new credit accounts, the creditor will usually need to review your credit report, so having a security freeze on your credit report can prevent thieves from opening up new accounts under your name. When a freeze is placed on your credit report, only current creditors (or their debt collectors) or government agencies with a subpoena or court order can gain access to your credit report.

If you decide to apply for new credit, a new job, or a new apartment, you can have the security freeze lifted off your report so your credit can be reviewed and considered as part of your application.

If you submit your request electronically, the credit bureau must place your credit on freeze within one business day and upon your request to remove the freeze from your credit, the credit bureau must do so within one hour of your request. Here's the information if anyone needs to request their credit report be placed on a security freeze:

Equifax

Equifax.com/personal/credit-report-services

800-685-1111

Experian

Experian.com/help

888-EXPERIAN (888-397-3742)

Transunion

TransUnion.com/credit-help

888-909-8872

Requesting a freeze on your credit report will not impact your credit score or prevent you from obtaining your free annual credit report, which you can pull by clicking [HERE](#).

I hope this information is helpful for you and your family.

We are archiving all of our newsletters, so if any of you would like to review any of the previous newsletters, you can read them by clicking [HERE](#).

Thank you for reading and I hope you have a great Sunday.

Best,

Ryan Torrens, Consumer Litigation Attorney

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