

According to R.S. 9:3571.1, Louisiana consumers can place a “Security Freeze” on their credit report. This law gives consumers more control over who has access to their credit report, thus helping to reduce the risk of identity theft. When a consumer places a security freeze on their credit report, this prohibits a credit reporting agency from releasing the consumer’s credit report or credit score without the express authorization of the consumer. A security freeze will remain on your credit report until you request it to be removed.

There is a \$10.00 initial fee to place the freeze on you credit report with each credit reporting agency. However, this fee is waived if you are a victim of identity theft and have included a copy of the police report with your letter, or if you are 62 years of age and older.

To place the security freeze on your credit report, you must contact each of the three major credit reporting agencies in writing. Each credit reporting agency has specific information that you must include in your letter.

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

* Must send the letter certified mail. Payment may be made by check, money order or credit card; visa, Mastercard, American Express or Discover only. If paying by credit card, you must provide the card name, account number and expiration date.

SAMPLE LETTER

Experian Security Freeze

P.O. 9554

Allen, TX 75013

* Must send the letter certified mail. Payment may be made by check, money order or credit card. If paying by credit card, you must provide the card name, account number and expiration date.

SAMPLE LETTER

Trans Union Security Freeze

P.O. Box 6790

Fullerton, CA 92834-6790

*Must send the letter certified mail. Payment must be made by credit card only. You must provide the name of the card, account number and expiration date.

SAMPLE LETTER

Innovis Consumer Assistance
POBOX 1358
Columbus, OH 43216-1358

Innovis is an upstart credit reporting agency that as of now only does pre-screening (the process that creates all those unsolicited credit card offers in your mailbox, and which you can end by calling 1-888-5-opt-out). Innovis is actively collecting data on consumers, however, so that at some point in the next year or two it can start selling full credit reports. Only at that point could an identity thief use Innovis to open a new account in your name. However, there's no reason not to freeze your Innovis file now. That way, when they start selling credit reports, you will be protected.

In your letter, include: your full name; your current address; your social security number, and one proof of residence, such as a copy of your driver's license, utility bill, or insurance statement.

Once the credit reporting agencies receive your request for a security freeze, they must place the security freeze on your credit report no later than ten business days after receiving your written request. The credit reporting agency must also provide to you, within ten business days, a unique personal identification number (PIN) or password that you must use when providing authorization for the access of your credit report for a specific period of time. Also at this time, the credit reporting agency must let you know in writing the process of placing, removing and temporarily lifting a security freeze and the process for allowing access to information from the consumer's credit report for a specific period while the security freeze is in effect.

Once you place a security freeze on your credit report, you can request that it be lifted. There is a charge of \$8.00 per lift to temporarily lift the freeze. The credit reporting agency has three business days to honor your request.

For additional information on how to place a security freeze on your credit report, contact the Consumer Protection Hotline at 1-800-351-4889.