

Due to popular request, the below information is provided to you from a talk given by Councilmember Lois Paritsky at the Citizens for Ponce Inlet award dinner held on April 14th, 2016.

Each of us is at risk of becoming an identity crime victim. If you are a mature individual living in Florida, you are in the highest demographic group for having your identity stolen. Tens of thousands of Americans have had their identities stolen every year in this country and only learn of it months, or even years after it has happened. Identity theft occurs when a criminal uses your identity to:

- open credit card accounts,
- obtain a mortgage,
- obtain medical services,
- obtain a driver's license and
- enter into legally binding contracts all under your good name

Now for the good news. You can prevent this from ever happening to you. You can lock your credit file and prevent anyone from accessing it without your knowledge and consent.

Florida Statute 501.005 allows for the locking or "freezing" of your credit file. What exactly does this mean? There are three credit reporting agencies in the United States that keep and maintain your credit file. They are Equifax, Transunion and Experian. When you apply for credit, the creditor sends an inquiry to one of these credit bureaus and it responds to the request by furnishing your credit history.

But if there is a freeze or lock on your file, no credit information is provided and the application will be summarily denied. Not even you will be able to obtain credit or open an account without temporarily thawing this freeze. A short term thaw requires that you provide a Personal Identification number, known only to you.

How do you go about getting your credit file locked?

You will need to send a certified letter to each of the three credit bureaus requesting that they freeze your file. Here is a link to a sample letter along with a guide for freezing your credit file with the three credit reporting agencies.

See below for more information

Mailing Addresses for Credit Reporting Bureaus:

(You will need to contact all 3 of them)

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

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

Trans Union LLC
P.O. Box 2000
Chester, PA 19016

Alternatively, you may be able to enable the freeze online:

Equifax:

https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Experian:

<https://www.experian.com/freeze/center.html#addFreeze>

Trans Union:

<https://www.transunion.com/credit-freeze/place-credit-freeze>

Five business days after the credit reporting agency receives your request, a freeze will be placed on your credit file, and within 10 business days of receiving your request to place a freeze on your account the credit reporting agency will send you a confirmation letter with your personal identification number, that permits you to open your credit file (or thaw it) for a period of time at your request.

For your reference, the Florida Security Freeze Statute Can Be Viewed at This Link:

http://www.leg.state.fl.us/statutes/index.cfm?App_mode=Display_Statute&URL=0500-0599/0501/Sections/0501.005.html

John Q. Public
12345 South Atlantic Ave
Ponce Inlet, Florida 32127

April 17, 2016

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

Dear Equifax,

I would like to place a security freeze on my credit file. I have enclosed photocopies of a government issued identity card AND proof of residence (*a current utility bill or phone bill*).

My name and address is as follows:

John Q. Public
12345 South Atlantic Ave
Ponce Inlet, Florida 32127

My former address (if you have moved in the last 5 years is):

54321 Peninsula Drive
Ponce Inlet, Florida 32127

My date of birth is 09/09/9999 and my Social Security Number is 999-99-9999

Include one of the following 3 statements (which ever one applies):

- I am a senior (at least 65 years old) and the fee does not apply to me.
- I am identity theft victim and a copy of my police report (or other investigative report or complaint law enforcement agency concerning identity theft) of identity theft is enclosed.
- I have included a \$10 fee to place a security freeze on my credit file

Yours truly,

Signature & Date

John Q Public

