

NEBRASKA SECURITY FREEZE INFORMATION

Any consumer in Nebraska may place a security freeze on his or her credit report by requesting it in writing by certified mail to the credit reporting agency. A consumer reporting agency may not charge a fee to minors or identity theft victims for placing, temporarily removing, or removing a security freeze on a credit report. To avoid paying a fee, victims must send a valid copy of an official police report documenting the identity theft. For all others, a one-time \$3.00 fee will be applied for placement of a security freeze. There is a \$3 fee for any consumer for the release of a credit report for a specific period of time or for removal of the security freeze. A security freeze shall prohibit, with certain specific exceptions, the credit reporting agency from releasing the consumer's credit report or score relating to the extension of credit without the express authorization of the consumer. The freeze goes into effect three (3) business days from receipt of the consumer's letter by the credit reporting agency. To obtain more detailed information on how to place a security freeze on your credit reports, see below.

HOW TO "FREEZE" YOUR CREDIT FILES

A security freeze means that your file cannot be shared with potential creditors. A security freeze can help prevent identity theft. Most businesses will not open credit accounts without first checking a consumer's credit history. If your credit files are frozen, even someone who has your name and Social Security number probably would not be able to obtain credit in your name.

FREQUENTLY ASKED QUESTIONS

1. How do I place a security freeze?

To place a freeze, you must write to each of the three credit bureaus. Each credit bureau charges a \$3.00 fee, unless the fee is waived because you are a minor or an ID theft victim. To prove you are a victim (and to avoid the fees,) you must send a copy of an official police report documenting the identity theft.

Write to all three addresses below and include the information that follows:

Equifax Security Freeze

P.O. Box 105788
Atlanta, GA 30348

Experian Security Freeze

P.O. Box 9554
Allen, TX 75013

Trans Union Security Freeze

P.O. Box 6790
Fullerton, CA 92834-6790

For each, you must:

- Send a letter by certified mail, or secure electronic method after January 1, 2009 as provided by the credit reporting agency;
- If you are a victim of identity theft, you must include a copy of the police report or other official document showing the identity theft.
- If you are a parent requesting a freeze for a minor child, provide a copy of their birth certificate and Social Security card. If you are the guardian of the minor child, provide a copy of the court documents.
- Provide your full name (including middle initial as well as Jr., Sr., II, III, etc.,) address, Social Security number, and date of birth;
- If you have moved in the past 5 years, supply all the addresses where you have lived over the prior 5 years.
- Provide proof of current address such as a current utility bill or phone bill
- Send a photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)

- If you are not a victim, provide payment by check, money order or credit card (Visa, Master Card, American Express, or Discover cards only.)

2. How long does it take for a security freeze to be in effect?

After three (3) business days from receiving your letter, the credit reporting agencies listed above will place a freeze providing credit reports to potential creditors. After five (5) days from placing a freeze on your account, the credit reporting agencies will send you a confirmation letter containing a unique PIN (personal identification number) or password. Keep this PIN or password in a safe place.

3. Can I open new credit accounts if my files are frozen?

Yes. You can have a security freeze lifted for a temporary period of time. There is no fee for temporarily lifting a security freeze for any Nebraska resident.

The steps to do so are as follows:

- Contact the credit reporting agencies above
- The manner by which you contact them is determined by them, but it may be by way of telephone, fax or over the Internet
- You must provide proper identification
- You must provide your unique PIN or password
- You must provide during what time period your credit report will be accessible

4. How long does it take for a security freeze to be lifted?

The credit bureaus must lift a freeze no later than 15 minutes after receiving your request by secure electronic method if the request is received between 6:00 am and 9:30 pm, seven days per week, in the applicable time zone.

5. What will a creditor who requests my file see if it is frozen?

A creditor will see a message or a code indicating the file is frozen.

6. Can a creditor get my credit score if my file is frozen?

No. A creditor who requests your file from one of the three credit bureaus will only get a message or a code indicating that the file is frozen.

7. Can I order my own credit report if my file is frozen?

Yes.

8. Can anyone see my credit file if it is frozen?

When you have a security freeze on your credit file, certain entities still have access to it. Your report can still be released to your existing creditors or to collection agencies acting on their own behalf. They can use it to review or collect on your account. Other creditors may also use your information to make offers of credit. Government agencies may have access for collecting child support payments or taxes or for investigating Medicaid fraud. Government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

9. Do I have to freeze my file with all three credit bureaus?

Yes. Different credit issuers may use different credit bureaus. If you want to stop your credit file from being viewed, you must freeze it with Equifax, Experian, and Trans Union.

10. Will a freeze lower my credit score?

No.

11. Can an employer do a background check on my credit file?

Yes. The freeze applies only for the purpose of credit or new accounts.

12. Does freezing my file mean that I won't receive pre-approved credit offers?

No. You can stop the pre-approved credit offers by calling 888-5OPTOUT (888-567-8688). Or you can do this online at www.optoutprescreen.com. This will stop most of the offers, the ones that go through the credit bureaus. It's good for five years or you can make it permanent.

13. What law requires security freezes?

The law on security freeze enhancements in Nebraska goes into effect on August 30, 2009. The legislation authorizing the placement of a security freeze is LB 177. The law on security freezes in Nebraska goes into effect on September 1, 2007. The legislation authorizing the placement of a security freeze is LB 674.

THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES AND SHOULD NOT BE CONSTRUED AS LEGAL ADVICE OR AS THE POLICY OF THE STATE OF NEBRASKA. IF YOU WANT ADVICE ON A PARTICULAR CASE, YOU SHOULD CONSULT AN ATTORNEY OR OTHER EXPERT. THIS INFORMATION IS PROVIDED ON BEHALF OF THE OFFICE OF THE NEBRASKA ATTORNEY GENERAL.