

Security Credit Freeze Information for Nevada Residents

What does putting a Security Credit Freeze really mean?

In general, security freezes, also called credit freezes, allow consumers to notify the credit bureaus to block access to their credit report from potential creditors and insurance companies. Basically when you place a credit freeze on your credit report, you are telling the credit bureau not to release your credit report in situations where creditors are trying to open new credit accounts in your name.

What law requires security freezes?

The law on security freezes in Nevada is Senate Bill 80, passed in 2005.
http://www.leg.state.nv.us/73rd/bills/SB/SB80_EN.pdf

How much does it cost?

Residents 65 and Older – Free. Under Nevada law, residents 65 or older are entitled to place a security freeze on their credit report for free.

What agencies are involved?

The three major credit monitoring agencies are ***Equifax***, ***Experian*** and ***TransUnion***. Each person submitting a request must fill out a separate form. **Please note that all requests must be sent separately and via certified mail.**

Contact Equifax:

Equifax Credit Freeze Address:
Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348

Contact Experian:

Experian Credit Freeze Address:
Experian Security Freeze
PO Box 9554
Allen, TX 75013

Contact Trans Union

TransUnion Credit Freeze Address:
Trans Union Fraud Victim Assistance
PO Box 6790
Fullerton, CA 92834

How long does it take for a security freeze to go into effect?

After five (5) business days from receiving your letter, the consumer reporting agencies listed above will place a freeze providing credit reports to potential creditors.

After ten (10) business days from receiving your letter to place a freeze on your account, the consumer 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.

Will a freeze lower my credit score?

No.

How do I permanently or temporarily lift my security freeze?

Security freezes can be lifted by calling them at the below listed numbers or you can do it via the Internet at the following websites:

Equifax:

Equifax Credit Freeze Phone Number: 800-685-1111

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

Experian:

Experian Credit Freeze Phone Number: 888-397-3742

<https://www.experian.com/consumer/cac/InvalidateSession.do?code=THAW>

TransUnion:

TransUnion Credit Freeze Phone Number: 888-909-8872

<https://annualcreditreport.transunion.com/fa/securityFreeze/landing>

Additional websites to visit before making a decision to place a Security Freeze:

<http://www.consumersunion.org/pdf/SecurityFreeze-Consider.pdf>

<http://www.consumersunion.org/campaigns/financialprivacynow/learn.html>

<http://www.lvrj.com/news/27986454.html>

Bonus Options

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 888-567-8688. Or you can do this online at <https://www.optoutprescreen.com/?rf=t>. This will stop most of the offers, the ones that go through the consumer reporting agencies. It's good for five years or you can make it permanent.

Do you want to stop Junk Mail?

The Direct Marketing Association can help you stop junk mail. Go to this website to find out how it works:

<https://www.dmchoice.org>

THIS FACT SHEET IS FOR INFORMATIONAL PURPOSES. IT IS NOT LEGAL ADVICE. FOR LEGAL ADVICE, YOU MUST CONSULT YOUR OWN ATTORNEY.

**Experian Security Freeze
P.O. Box 9554
Allen, Texas 75013**

This is a request to place a “security freeze,” also know as a “file freeze,” on my credit report. Below is the information requested and enclosed are the appropriate documents and fee.

First Name: _____ MI: ____ Last Name: _____ (Jr/Sr/II/III)

Current Mailing Address: _____

City: _____ State: **Nevada** Zip Code: _____

Social Security Number: _____ Date of Birth: _____

Previous addresses for the past two years (if you have moved):

Please find *enclosed* one copy of a government issued identification card (i.e. driver’s license) AND one copy of a utility, bank or insurance statement. All are recent and legible.

They include:

1. _____
2. _____

Also *enclosed* is a check for the fee of **\$10.00**.

Fee waived for persons age 65 or older. Attach date of birth verification (i.e. copy of driver’s license or passport).

Signature: _____ Date: _____

Thank you.

Experian will send a written confirmation notice to consumers once the “security freeze” is in place. The written confirmation will include a personal identification number (PIN) for future use to remove the freeze either temporarily for a business or period of time, or permanently.

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

This is a request to place a “security freeze,” also know as a “file freeze,” on my credit report. Below is the information requested and enclosed is the appropriate fee.

First Name: _____ MI: _____ Last Name: _____

Current Mailing Address: _____

City: _____ State: **Nevada** Zip Code: _____

Social Security Number: _____ Date of Birth: _____

Please find *enclosed* proof of current mailing address (i.e. copy of utility bill, bank or insurance statement). It includes:

1. _____

Also *enclosed* is a check for the fee of **\$10.00**.

Fee waived for persons age 65 or older. Attach date of birth verification (i.e. copy of driver’s license or passport).

Signature: _____ Date: _____

Thank you.

Equifax will send a written confirmation notice to consumers once the “security freeze” is in place. The written confirmation will include a 10 digit security freeze confirmation number for future use to remove the freeze either temporarily for a business or period of time, or permanently.

**Trans Union Freeze
P.O. Box 6790
Fullerton, California 92834**

This is a request to place a “security freeze,” also know as a “file freeze,” on my credit report. Below is the information requested and enclosed is the appropriate fee.

First Name: _____ MI: _____ Last Name: _____

Current Mailing Address: _____

City: _____ State: **Nevada** Zip Code: _____

Social Security Number: _____

Please find enclosed proof of mailing address (i.e. copy of utility bill, bank or insurance statement). It includes:

1. _____

Also *enclosed* is a check for the fee of **\$10.00**.

Fee waived for persons age 65 or older. Attach date of birth verification (i.e. copy of driver’s license or passport).

Signature: _____ Date: _____

Thank you.

TransUnion will send a written confirmation notice to consumers once the “security freeze” is in place. The written confirmation will include a personal identification number (PIN) for future use to remove the freeze either temporarily for a business or period of time, or permanently.

Direct Marketing Association

MAIL Preference Service

Box 282

Carmel, NY 10512

1-212-768-7277

www.dmachoice.org

Date: _____

RE: Stop Junk Mail

Dear DMA:

This letter is a request for you to remove my name from your members' mailing lists. I do not wish to receive these mail solicitations at any time. I have enclosed my \$1.00 processing fee.

I am:

Name

Address

City

State

Zip Code

(_____) _____

Area Code

Phone Number

Thank you,

Signature