

## Credit Report Freeze Procedures

Massachusetts law allows consumers to place a security freeze on their credit reports. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, mortgages, employment, housing or other services where credit review is required.

To place a security freeze on your credit report, you must notify **each** of the three major consumer reporting agencies: Equifax ([www.equifax.com](http://www.equifax.com)); Experian ([www.experian.com](http://www.experian.com)); and TransUnion ([www.transunion.com](http://www.transunion.com)) by mail, phone or online at:

Online: [Equifax Freeze Page](https://www.equifax.com/personal/credit-report-services/) <https://www.equifax.com/personal/credit-report-services/>

By phone: 8020-685-1111

By Mail: Equifax Security Freeze

P.O. Box 105788

Atlanta, Georgia 30348-5788

Online: [Experian](https://www.experian.com/freeze/center.html#content-01) <https://www.experian.com/freeze/center.html#content-01>

By phone: 888-397-3742

By Mail: Experian Security Freeze

P.O. Box 9554, Allen, TX 75013

Online: [TransUnion](https://service.transunion.com/dss/orderStep1_form.page) [https://service.transunion.com/dss/orderStep1\\_form.page](https://service.transunion.com/dss/orderStep1_form.page)

By Phone: 888-909-8872

By Mail: TransUnion LLC

P.O. Box 2000 Chester, PA 19016

There is no charge to place, temporarily lift or remove a security freeze from your credit report.

In order to request a security freeze, you will need to provide the following information:

1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
2. Social Security Number;
3. Date of birth;
4. If you have moved in the past five (5) years, provide the addresses where you have lived over the prior five years;
5. Proof of current address such as a current utility bill or telephone bill;
6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.)
7. If you are a victim of identity theft, include a copy of the police report, investigative report, or complaint to a law enforcement agency concerning identity theft;

The credit reporting agencies have three (3) business days after receiving your request to place a security freeze on your credit report. The credit bureaus must also send confirmation within five (5) business days and provide you with a unique personal identification the number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must call or send a written request to the credit reporting agencies by mail and include proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze as well as the identities of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available. The credit reporting agencies have three (3) business days after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must send a request to each of the three credit bureaus including proper identification (name, address, and social security number) **and** the PIN number or password provided to you when you placed the security freeze. The credit bureaus have three (3) business days after receiving your request to remove the security freeze.

For further information about credit security freezes, please visit the Massachusetts Office of Consumer Affairs at <https://www.mass.gov/how-to/request-a-credit-report-security-freeze>