



Privacy Information

A Consumer Action Project

Web: www.consumer-action.org
Email: outreach@consumer-action.org
Phone: 415-777-9648

How to request a security freeze on your credit files

To place a security freeze, submit the following information to each credit reporting agency according to the submission and fee guidelines in the attached chart:

- Your full name.
- Social Security number.
- Date of birth.
- Copy of a government-issued ID, such as a driver's license, state ID card or military ID card.
- Proof of current address, such as a copy of a recent utility bill, bank statement or insurance statement displaying the date, your name and your address. Provide your previous addresses for the past two years, if applicable.
- Send payment (credit or debit card number, check or money order) with your request.

OR:

- If you're entitled to have your fee waived because you are a victim of identity theft (or the spouse of a victim in Massachusetts), you must provide proof that a complaint has been filed with a law enforcement agency or, in some states, the Department of Motor Vehicles (DMV).
- Those entitled to a fee waiver because of age must submit proof of birth date, such as a copy of a birth certificate, driver's license, state ID card or other legal document. Minors (in Nebraska) should also include a copy of their Social Security card. A minor's appointed guardian requesting a freeze on behalf of the minor should include a copy of the court guardianship document.
- In Washington state, victims of a security breach should include a copy of the letter notifying them of the breach.

Mailing addresses:

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

Experian Security Freeze, P.O. Box 9554 (*711 Experian Parkway, for overnight mail*), Allen, TX 75013

TransUnion Fraud Victim Assistance Dept. P.O. Box 6790, Fullerton, CA 92834 (*1561 E. Orangethorpe Ave., 92831, for overnight mail*)

State	Credit Reporting Agency	Cost to Place Freeze (ID theft victim/ non-victim)	Time Sensitive Lift (ID theft victim/ non-victim)	Specific Creditor Lift (ID theft victim/ non-victim)	Remove Freeze (ID theft victim/ non-victim)	Request Freeze by:
Alabama	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Alaska	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Arizona	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Arkansas	Equifax	\$10 / \$10	\$10/\$10	Not available	\$10 / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail

California	Equifax	Free / \$10	Free / \$10	Free / \$12	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Colorado	Equifax	Free / Free (subsequent, \$10 each)	\$10 / \$10	\$12 / \$12	\$10 / \$10	Certified mail
	Experian	Free / Free	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified mail
	TransUnion	Free / Free (subsequent, \$10 each)	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Connecticut	Equifax	\$10 / \$10	\$10 / \$10	\$12 / \$12	\$10 / \$10	Certified mail
	Experian	Free / \$10.60	Free / \$10.60	Free; provide creditor w/PIN	Free / \$10.60	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
D.C.	Equifax	Free / \$10	Free / Free	Free / Free	Free / Free	Certified mail
	Experian	Free / \$10.58	Free / Free	Free; provide creditor w/PIN	Free / Free	Certified mail
	TransUnion	Free / \$10	Free / Free	Free / Free	Free / Free	Call 888-909-8872

Delaware	Equifax	Free / \$20	Free / Free	Not available	Free / Free	Certified mail
	Experian	Free / \$20	Free / Free	Free; provide creditor w/PIN	Free / Free	Certified mail
	TransUnion	Free / \$20	Free / Free	Free / Free	Free / Free	Certified, overnight or regular mail
Florida	Equifax	Free / \$10 65+: Free	Free / \$10 \$10	Not available	Free / \$10 Free	Certified mail
	Experian	Free / \$10 65+: Free	Free / \$10 Free	Free; provide creditor w/PIN	Free / \$10 Free	Certified mail
	TransUnion	Free / \$10 65+: Free (subsequent, \$10 each)	Free / \$10 \$10	Free / \$10 \$10	Free / \$10 Free (subsequent, \$10 each)	Certified, overnight or regular mail
Georgia	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Hawaii	Equifax	Free / \$5	Free / \$5	Free / \$5	Free / \$5	Certified mail
	Experian	Free / \$5.20	Free / \$5.20	Free; provide creditor w/PIN	Free / \$5.20	Certified mail
	TransUnion	Free / \$5	Free / \$5	Free / \$5	Free / \$5	Certified, overnight or regular mail

Idaho	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Illinois	Equifax	Free / \$10 65+: Free	Free / \$10 \$10	Free / \$10 \$10	Free / \$10 Free	Certified mail
	Experian	Free / \$10 65+: Free	Free / \$10 Free	Free; provide creditor w/PIN	Free / \$10 Free	Certified mail
	TransUnion	Free / \$10 65+: Free	Free / \$10 Free	Free / \$10 Free	Free / \$10 Free	Certified, overnight or regular mail
Indiana	Equifax	Free / Free	Free / Free	Free / Free	Free / Free	Regular or certified mail
	Experian	Free / Free	Free / Free	Free; provide creditor w/PIN	Free / Free	Certified, overnight or regular mail
	TransUnion	Free / Free	Free / Free	Free / Free	Free / Free	Certified, overnight or regular mail
Iowa	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail

Kansas	Equifax	Free / \$10	Free / \$10	Not available	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Kentucky	Equifax	Free / \$10	Free / \$10	Not available	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Louisiana	Equifax	Free / \$10 62+: Free	Free / \$8 Free	Not available	Free / Free Free	Certified mail
	Experian	Free / \$10 62+: Free	Free / \$8 Free	Free; provide creditor w/PIN	Free / Free Free	Certified mail
	TransUnion	Free / \$10 62+: Free	Free / \$8 Free	Free / \$8 Free	Free / Free Free	Certified, overnight or regular mail
Maine	Equifax	Free / \$10	Free / \$10	Free / \$12	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail

Maryland	Equifax	Free / \$5	Free / \$5	Free / \$5	Free / \$5	Certified mail
	Experian	Free / \$5.25	Free / \$5.25	Free; provide creditor w/PIN	Free / \$5.25	Certified mail
	TransUnion	Free / \$5	Free / \$5	Free / \$5	Free / \$5	Certified, overnight or regular mail
Massachusetts	Equifax	Free / \$5	Free / \$5	Free / \$5	Free / \$5	Certified, overnight or regular mail, or call 800-685-1111
	Experian	Free / \$5	Free / \$5	Free; provide creditor w/PIN	Free / \$5	Certified, overnight or regular mail
	TransUnion	Free / \$5	Free / \$5	Free / \$5	Free / \$5	Certified or overnight mail
Michigan	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Minnesota	Equifax	Free / \$5	Free / \$5	Free / \$5	Free / \$5	Certified mail or call 800-685-1111
	Experian	Free / \$5	Free / \$5	Free; provide creditor w/PIN	Free / \$5	Certified mail or call 972-390-4172
	TransUnion	Free / \$5	Free / \$5	Free / \$5	Free / \$5	Call 888-909-8872

Mississippi	Equifax	\$10 / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Missouri	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Montana	Equifax	Free / \$3	Free / \$3	Free / \$3	Free / Free	Regular or certified mail
	Experian	Free / \$3	Free / \$3	Free; provide creditor w/PIN	Free / Free	Certified, overnight or regular mail
	TransUnion	Free / \$3	Free / \$3	Free / \$3	Free / Free	Certified, overnight or regular mail
Nebraska	Equifax	Free / \$15 <19: Free	Free / Free Free	Not available	Free / Free Free	Certified mail
	Experian	Free / \$15 <19: Free	Free / Free Free	Free; provide creditor w/PIN	Free / Free Free	Certified, overnight or regular mail
	TransUnion	Free / \$15 <19: Free	Free / Free Free	Free / Free Free	Free / Free Free	Certified, overnight or regular mail

Nevada	Equifax	Free / \$10 65+: Free	Free / \$10 Free	Free / \$10 Free	Free / \$10 Free	Certified mail
	Experian	Free / \$10 65+: Free	Free / \$10 Free	Free; provide creditor w/PIN	Free / \$10 Free	Certified, overnight or regular mail
	TransUnion	Free / \$10 65+: Free	Free / \$10 Free	Free / \$10 Free	Free / \$10 Free	Certified, overnight or regular mail
New Hampshire	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
New Jersey	Equifax	Free / Free	\$5 / \$5	\$5 / \$5	\$5 / \$5	Certified or overnight mail
	Experian	Free / Free	Free / \$5	Free; provide creditor w/PIN	Free / \$5	Certified or overnight mail
	TransUnion	Free / Free	Free / \$5	Free / \$5	Free / \$5	Certified or overnight mail
New Mexico	Equifax	Free / \$10 65+: Free	Free / \$5 Free	Free / \$5 Free	Free / \$5 Free	Regular or certified mail
	Experian	Free / \$10.50 65+: Free	Free / \$5.25 Free	Free; provide creditor w/PIN	Free / \$5.25 Free	Certified mail
	TransUnion	Free / \$10 65+: Free	Free / \$5 Free	Free / \$5 Free	Free / \$5 Free	Call 888-909-8872

New York	Equifax	Free / Free (subsequent n/v, \$5 each)	Free / \$5	Free / \$5	Free / \$5	Certified or overnight mail
	Experian	Free / Free	Free / \$5	Free; provide creditor w/PIN	Free / \$5	Certified or overnight mail
	TransUnion	Free / Free (subsequent n/v, \$5 each)	Free / \$5	Free / \$5	Free / \$5	Certified or overnight mail
North Carolina	Equifax	Free / \$10	Free / \$10	Not available	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
North Dakota	Equifax	Free / \$5	Free / \$5	Free / \$5	Free / Free	Certified, overnight or regular mail, or call 800-685-1111
	Experian	Free / \$5	Free / \$5	Free; provide creditor w/PIN	Free / Free	Call 972-390-4179
	TransUnion	Free / \$5	Free / \$5	Free / \$5	Free / Free	Call 888-909-8872
Ohio	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail

Oklahoma	Equifax	Free / \$10 65+: Free	Free / \$10 \$10	Not available	Free / \$10 \$10	Certified mail
	Experian	Free / \$10 65+: Free	Free / \$10 Free	Free; provide creditor w/PIN	Free / \$10 Free	Certified mail
	TransUnion	Free / \$10 65+: Free (subsequent, \$10)	Free / \$10 \$10	Free / \$10 \$10	Free / \$10 Free (subsequent, \$10)	Certified, overnight or regular mail
Oregon	Equifax	Free / \$10	Free / \$10	Not available	Free / \$10	Regular or certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Pennsylvania	Equifax	Free / \$10 65+: Free	Free / \$10 \$10	Free / \$10 \$10	Free / Free Free	Certified mail
	Experian	Free / \$10.70 65+: Free	Free / \$10.70 Free	Free; provide creditor w/PIN	Free / Free Free	Certified mail
	TransUnion	Free / \$10 65+: Free	Free / \$10 \$10	Free / \$10 \$10	Free / Free Free	Certified, overnight or regular mail

Rhode Island	Equifax	Free / \$10 65+: Free	Free / \$10 Free	Not available	Free / \$10 Free	Certified mail
	Experian	Free / \$10; 65+: Free	Free / \$10; Free	Free; provide creditor w/PIN	Free / \$10; Free	Certified mail
	TransUnion	Free / \$10; 65+: Free	Free / \$10; Free	Free / \$10; Free	Free / \$10; Free	Certified, overnight or regular mail
South Carolina	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10.60	Free / \$10.60	Free; provide creditor w/PIN	Free / \$10.60	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
South Dakota	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10.60	Free / \$10.60	Free; provide creditor w/PIN	Free / \$10.60	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Tennessee	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$7.50	Free / Free	Free; provide creditor w/PIN	Free / \$5	Certified mail
	TransUnion	Free / \$7.50	Free / Free	Free / Free	Free / \$5	Certified, overnight or regular mail

Texas	Equifax	Free / \$10	Free / \$10	Free / \$12	Free / \$10	Certified mail
	Experian	Free / \$10.83	Free / \$10.83	Free; provide creditor w/PIN	Free / \$10.83	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Utah	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Vermont	Equifax	Free / \$10	Free / \$5	Free / \$5	Free / \$5	Certified mail
	Experian	Free / \$10	Free / \$5	Free; provide creditor w/PIN	Free / \$5	Certified mail
	TransUnion	Free / \$10	Free / \$5	Free / \$5	Free / \$5	Certified, overnight or regular mail
Virginia	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail

Washington	Equifax	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified, overnight or regular mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
West Virginia	Equifax	Free / \$5	Free / \$5	Not available	Free / \$5	Certified or overnight mail
	Experian	Free / \$5.30	Free / \$5.30	Free; provide creditor w/PIN	Free / \$5.30	Certified, overnight or regular mail
	TransUnion	Free / \$5	Free / \$5	Free / \$5	Free / \$5	Certified or overnight mail
Wisconsin	Equifax	Free / \$10	Free / \$10	Not available	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail
Wyoming	Equifax	Free / \$10	Free / \$10	Not available	Free / \$10	Certified mail
	Experian	Free / \$10	Free / \$10	Free; provide creditor w/PIN	Free / \$10	Certified mail
	TransUnion	Free / \$10	Free / \$10	Free / \$10	Free / \$10	Certified, overnight or regular mail