



Privacy Information
A Consumer Action Project

Credit Report Security Freeze

Training Packet



A Consumer Action Publication
www.consumer-action.org

Credit Report Security Freeze Training

Training Purpose:

- To make training participants aware of the security freeze as an option for protecting themselves against identity theft.
- To provide participants with the knowledge to determine whether a security freeze is right for them and, if it is, how to place, lift and remove a security freeze.

Training Objectives: By the end of the training, participants will understand:

- What a security freeze is and how it works.
- The advantages and disadvantages of freezing their credit files.
- How to determine whether or not a security freeze is a good choice given their particular situation.
- How to place, lift and remove a security freeze, and how much it will cost.

Training Duration: This is a 60-minute training.

Materials:

For instructor:

- *Credit Report Security Freeze Training* packet:
 - Lesson plan (pages 4-7)
 - Security Freeze Worksheet (pages 8-10)
 - Evaluation form for the *Credit Report Security Freeze Training* (page 11)
- Security Freeze Training Manual (Q&A)
- State Credit Freeze Chart (*Instructor's Note on page 4 gives download address.*)
- *Leave ID Thieves Out in the Cold* visual teaching aid (PowerPoint presentation with instructor's notes)
- *Leave ID Thieves Out in the Cold* brochure

You will also need:

- A computer and an area on which to project the PowerPoint presentation.
- An easel and pad, or a whiteboard, and markers.

For participants:

- *Leave ID Thieves Out in the Cold* brochure
- Security Freeze Worksheet (3 pages)
- Evaluation form for the *Credit Report Security Freeze Training*
- Copy of Training PowerPoint slides (optional)

Training Outline

<i>Topic</i>	<i>Minutes</i>
Welcome	5
Identity Theft	5
Security Freeze: What It Is and How It Works	5
Security Freeze Pros & Cons	5
Determining If a Freeze Is Right for You	5
How to Freeze Your Credit File	15
How to Lift and Remove a Freeze	5
More Ways to Prevent ID Theft	5
Questions & Answers (and Evaluation)	10
<i>Total Training</i>	<i>1 hour (60 minutes)</i>

Instructor's Note:

Before conducting the training, familiarize yourself with the Leave ID Thieves Out in the Cold brochure, the Security Freeze Training Manual and State Credit Freeze Chart (see next paragraph), and the PowerPoint presentation. The PowerPoint presentation contains notes for each slide. These notes offer teaching tips, talking points, and detailed information about the items appearing on the slide. This lesson plan indicates which slides correspond to which parts of the lesson, and when to advance to the next slide.

*Consumer Action's State Credit Freeze Chart , titled "How to request a security freeze on your credit files," can be downloaded from our web site as the following address:
http://www.consumer-action.org/downloads/english/freeze_chart.pdf*

Also, even though the fee chart is updated regularly, it is recommended that you contact each of the three credit reporting agencies (at the phone number or website provided in the Training Manual and brochure) just before you conduct the training to get the most up-to-date fee and submission information. You will be providing this information to participants during the training.

➔ **SLIDE #1** (onscreen as participants get seated and during welcome)

Have participants pick up folders on their way in, or place them on seats/tables before class. Encourage participants who arrive early to begin reading the *Leave ID Thieves Out in the Cold* brochure inside their packets.

Welcome (5 minutes)

Welcome participants. Introduce yourself and review the purpose of the training and the schedule. (See page 2 of this lesson plan and the Introduction section of the training Manual.)

Go over the list of items in the participant folders (on page 2 of this lesson plan); participants should check to make sure their folder contains all the needed materials.

If you have time and would like to do so, you can ask participants to introduce themselves and tell why they are interested in learning about how to freeze their credit files.

Identity Theft (5 minutes)

➔ **SLIDE #2**

Ask each of the three questions on the slide, soliciting responses from the group. (This can be done informally, with participants calling out answers.) Per slide notes, offer examples if the group is hesitant or if they miss some of the possible answers.

After the last question is answered, explain that while there are many ways an identity thief can use your personal information, this workshop focuses on preventing “new account fraud,” which occurs when an identity thief opens new credit lines under your identity.

Security Freeze: What It Is and How It Works (5 minutes)

➔SLIDE #3

Per slide notes, provide an overview of what a security freeze is and how it works to thwart new account fraud. See also Training Manual, “Security Freeze Basics” section, for more information.

Security Freeze Pros & Cons (5 minutes)

➔SLIDE #4 & SLIDE #5

Per slide notes, present the advantages and disadvantages of placing a security freeze. See also Training Manual, “Benefits and Drawbacks of a Security Freeze” section, for more information.

Determining If a Freeze Is Right for You (5 minutes)

➔SLIDE #6

Ask participants to take out the Credit Freeze Worksheet from their packets.

Per slide notes, go over each of the questions a consumer should ask him- or herself before deciding if a freeze is the best choice. See also Training Manual, “Who Should Consider a Security Freeze” section, for more information.

Instruct participants to circle the correct word or phrase for each of the four statements in the “Is a security freeze right for me?” section of the worksheet, based on their particular situation.

Make clear to participants that, regardless of their answers to these questions, any consumer has the right to place—or not place—a security freeze.

How to Freeze Your Credit File (15 minutes)

➔SLIDE #7

Per slide notes, go over the process of placing a security freeze. See also Training Manual, “How to Freeze Your Credit File” section, for more information.

NOTE: *Even though the fee chart is updated regularly, it is recommended that you contact each of the three credit reporting agencies (at the phone number or website provided in the Training Manual) just before you conduct the training to get the most up-to-date information.*

After going through the five points on the slide, ask participants to refer to their Security Freeze Worksheet.

Per the State Credit Freeze Chart (and/or information you obtain directly from the agencies), disclose the freeze fees for your state. Participants should enter the fees in the “Freeze fees for my state” table. In most states, there will be no fees for identity theft victims.

Per the State Credit Freeze Chart (and/or information you obtain directly from the agencies), let participants know how consumers in your state may submit their request; depending on the agency and the state, there may be a number of options. Participants should circle the allowable method/s on their worksheet and fill in any phone or fax number you provide.

➔ **SLIDE #8**

Per slide notes, go over each item that must be submitted to place a security freeze.

Direct participants to the “Request requirements” section of their worksheet. Some items are already checked because they are required from everyone. Go over the unchecked items to give participants a chance to determine whether or not they will need to include any of them. For example, in most states, an identity theft victim would not check the “fee” box but would check the “copy of my complaint” box. “Other” refers to specific requirements for your state—they are uncommon, but you should check with the credit reporting agencies before the training.

Point out the agency mailing addresses.

Encourage participants to use the “Submission tracking” section after they make their request; they should enter the date they submitted their request and how they submitted it (overnight mail, fax, etc.). This will help them determine when the freeze should take affect and when they should receive their confirmation letters.

How to Lift and Remove a Freeze (5 minutes)

➔ **SLIDE #9**

Per slide notes, go over each item on list. See also Training Manual, “How to Lift or Remove a Security Freeze” section, for more information.

After covering the five points on the slide, direct participants back to their Security Freeze Worksheet. Per the State Credit Freeze Chart (and/or information you obtain directly from the agencies), disclose the lift and removal fees for your state. Participants should enter the fees in the “Freeze fees for my state” table. In most cases, there will be no fees for identity theft victims.

Stress the importance of keeping track of the lift and removal instructions and confirmation/PIN number that comes with the confirmation letters. Direct participants to the “Confirmation/PIN information” section of their worksheet. Encourage them to check off the boxes when they receive each agency confirmation letter—this will alert them if one does not arrive. They may also enter the PIN or password from each confirmation letter here if they would prefer to keep them all in one place.

Before continuing to the next slide, ask if there are any questions specifically related to completing the Security Freeze Worksheet. Answer these questions before moving on.

More Ways to Prevent ID Theft (5 minutes)

➔SLIDE #10

Per slide notes, go over each item on list. See also Training Manual, “Assistance and Information” section, for more information.

Questions & Answers (10 minutes)

Open the floor to questions. The Training Manual is written in question-and-answer format to help you answer frequently asked questions.

When there are no more questions to be answered, advance to slide 10.

➔SLIDE #11

Let participants know how they can contact Consumer Action if they have questions about the training or Consumer Action’s outreach services.

➔SLIDE #12

Congratulate participants on their participation in the training. Ask them to fill out the Training Evaluation Form from their packet and leave it on a table or in a large envelope you provide.

Security Freeze Worksheet

Is a security freeze right for me?

Circle the word(s) that describes your situation:

- 1) I **am / am not** an identity theft victim.
- 2) I **have / have no** reason to believe I'm at greater risk to become an identity theft victim.
- 3) I **am / am not** actively applying for credit, services (such as cellular phone service or utilities), a rental home, insurance coverage, or a job that requires a background check.
- 4) I **can / can not** afford the fees (if any) to place and lift the freeze.

Freeze fees for my state

Enter the fees, if any, for each service through each agency:

	Freeze Fee	Lift Fee (specific time period)	Lift Fee (specific creditor)	Removal Fee
Equifax				
Experian			Free; provide creditor with PIN	
TransUnion				

Submission method

Circle the submission method(s) allowed for your state:

Regular mail Phone (#: _____)

Certified mail Fax (#: _____)

Overnight mail

Request requirements

Check all that apply for your situation:

I must include:

- My 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 (and disclose previous addresses in the past two years, if applicable), such as a copy of a recent utility bill, bank statement or insurance statement displaying the date, your name and your address
- A fee of \$ _____
 - If paying by credit card, include card type (Visa, MasterCard, American Express or Discover), name as it appears on the card, account number, expiration date, and card code (the four-digit number on the front of an American Express card or the three-digit number on the back of the other cards).
 - If paying by check or money order, you must submit your request by mail.
- A copy of my complaint filed with a law enforcement agency or the Department of Motor Vehicles (DMV)
- Proof of my birth date, such as a copy of a birth certificate, driver's license, state ID card or other legal document
- Other: _____
(Examples: Social Security card for minors in Nebraska; security breach notice for consumers in Washington)

Mailing addresses

Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	TransUnion Fraud Victim Assistance Dept. P.O. Box 6790 Fullerton, CA 92834
	Overnight mail: 711 Experian Parkway Allen, TX 75013	Overnight mail: 1561 E. Orangethorpe Ave. Fullerton, CA 92831

Submission tracking

Enter the date you submitted your request and by what method (regular mail, certified mail, fax, etc.)

Equifax _____ by _____

Experian _____ by _____

TransUnion _____ by _____

Confirmation/PIN information

Equifax confirmation rec'd PIN/password: _____

Experian confirmation rec'd PIN/password: _____

TransUnion confirmation rec'd PIN/password: _____

Agency contact info

Equifax www.equifax.com 888-298-0045	Experian www.experian.com 888-397-3742	TransUnion www.transunion.com 888-909-8872
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Evaluation of the *Credit Report Security Freeze* Training

Please help us improve future presentations by giving us your opinion of today's training.

Circle the number that reflects your feelings about each statement:

1 = Strongly Agree 2 = Agree 3 = Disagree 4 = Strongly Disagree

I have a better understanding of what a security freeze is and how it can protect me.

1 2 3 4

I know how to place, lift and remove a security freeze.

1 2 3 4

The instructor was well informed.

1 2 3 4

The materials I was given are easy to read and understand.

1 2 3 4

I found the worksheet helpful.

1 2 3 4

I would like to attend another class like this.

1 2 3 4

What else would you like to tell us about how we could improve future trainings?

Thank you for sharing your thoughts.