



SECURITY FREEZE LAW

Ohio's Security Freeze law provides consumers with the ability to place a security freeze on their credit reports. When a security freeze is in place, credit reporting agencies may not release your credit file information unless you have removed the freeze first.

How to Freeze Your Credit Report

- 1) Send a written request for a security freeze to credit reporting agencies below:

Experian Security Freeze
PO Box 9554
Allen, TX 75013

Equifax Security Freeze
PO Box 105788
Atlanta, GA 30348

TransUnion Security Freeze
PO Box 6790
Fullerton, CA 92834

- 2) Pay \$5.00 per credit reporting agency (\$15.00 if you place on all 3) to place a security freeze, unless you are a victim of identity theft with a police report.
- 3) Pay \$5.00 per credit reporting agency (\$15.00 if you place on all 3) to remove a security freeze either permanently or temporarily.

What Happens After You Place Freeze?

The credit reporting agency will place the security freeze within 3-business days after receiving your request and send you written confirmation. After placing a security freeze, you will be sent a personal identification number or password.

Before Your Place Freeze, Ask Yourself...

Are you considering purchasing a home or car, refinancing your home, or looking to buy furniture or appliances? If you answered yes, you may want to hold off placing a security freeze until you have completed your purchases.

Remember With a Freeze In Place....

You can NOT do an instant line of credit at stores.

If you are currently paying for a credit monitoring program, you may want to consider placing a security freeze instead, which can save you money and provide the protection you want. A security freeze is a great tool to help prevent identity theft but you still need to pay attention to your existing credit or bank accounts. You will still need to check your statements on existing accounts for erroneous charges monthly.