



## Defeat Identity Thieves! Freeze Your Credit File

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It seems the security of our private information is constantly under attack because of the increasing sophistication of phishing scams and hacking operations. With access to your personal information, an identity thief can wreak havoc with your credit that may take months to remedy. It's certainly worth the time to consider taking preventive action.

Over the last year I've received notices from both *Ticketmaster* and *Cencora* (a health care subsidiary) that my personal data had been accessed because of a breach of their computer systems. Previously, *Santa Barbara Cottage Hospital* informed its patients of an open portal in their computer system that led to a release of patient information. Given these notifications, I decided to freeze my credit file at each of the major credit bureaus. It is now unlikely that identity thieves will be successful using my personal information (including SSN#), to attempt to open credit cards or apply for loans in my name.

### What is the process to freeze your credit file?

Placing a freeze requires contacting the three major credit bureaus: [www.experian.com](http://www.experian.com) (phone: 888-397-3742), [www.equifax.com](http://www.equifax.com) (phone: 800-525-6285) and [www.transunion.com](http://www.transunion.com) (phone 800-680-7289). This is relatively easy to accomplish if you have a computer and can access the internet sites of the above bureaus. Each credit bureau has an online process to freeze and unfreeze access to your file. Remember, you must freeze your credit file at each of the three bureaus or you will remain vulnerable to identity theft. If you do not have computer access, call the above phone numbers and request help.

If you will soon be applying for a home or auto loan or will open a new credit card, you should wait to freeze your credit until after the transaction is closed. Doing so will allow the bank or loan officer to access your credit file. Once you freeze your file, the process of unfreezing it requires again logging in to the three major bureaus and changing your setting to "Unfreeze". You would do this when applying for future loans or credit cards.

When you initially freeze your credit file, you will need to provide basic information including your email address, phone number and address. You will create an account with a strong password at each credit bureau's website. When you access each, you will be offered paid services for credit monitoring, but the free option is usually sufficient. This is the option I implemented at Equifax, TransUnion and Experian.

It is suggested that you check your credit file information and credit score periodically to see if there are any unusual changes. By federal law, you can receive an annual credit report check for free. Make sure you keep the passwords you have created at each bureau in a secure place. You will need each of them, if you need to "Unfreeze" your credit files.

*Some information was derived from a recent Wall Street Journal article ("Warm Up To the Idea of Getting a Credit Freeze").*