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FROM WELD COUNTY DISTRICT ATTORNEY KENNETH R. BUCK
FOR THE C.A.S.E. PROGRAM

FRAUD ALERT!

MY SOCIAL SECURITY NUMBER IS...



We've all heard or seen the commercial in which a man announces his Social Security Number to the world. Ever wish you could feel that secure about protecting your Social Security Number against identity theft?

A credit/security freeze is an effective identity theft prevention tool available to consumers. A security freeze prevents the information in your credit file from being released to credit lenders and other companies without your consent. Therefore, if someone tries to fraudulently open a line of credit or apply for credit in your name, they will not be able to do so as the lending agency will not have access to the information needed (your information) to complete that task. If you don't anticipate needing to apply for a loan, credit card or mortgage for awhile, a security freeze may be worth looking into.

According to Equifax, one of the three major credit reporting bureaus, Colorado residents can place a security freeze on their credit report for free—whether they have been a victim of identity theft or not. The first time you freeze your report there is no cost (there is a \$10 charge for subsequent freezes). Consumers need to know that there is a \$12 charge for a specific party lift and a \$10 charge for permanent removal of the freeze. Experian and TransUnion have similar fee schedules. It is important to note that when freezing your credit report, you must request a freeze from each credit reporting bureau as freezing your report at just one will not freeze it at the other two.

A freeze remains in place until you remove it, although you can request a temporary lift of the freeze should you need to apply for a loan or credit. You need to know, however, that there is a time delay in unfreezing your report or even temporarily lifting your security freeze. Also, be aware that there are some situations where your credit report will be provided to another party — even with a freeze in place — if certain criteria are met, such as an existing financial relationship with a lender.

To learn more about security freezes, please visit each of the credit reporting bureau's web sites:

www.experian.com

www.equifax.com

www.transunion.com

Contact your local police agency if you think you are a victim of a crime.
To contact the Weld County District Attorney's Office, call (970) 356-4010 ext. 4702.