



Connecticut Security Freeze Law

Categories : [Consumer Services](#)

The following is summarized from “Public Act No. 05-148: An Act Requiring Consumer Credit Bureaus to Offer Security Freezes” (<http://www.cga.ct.gov/2005/act/Pa/2005PA-00148-R00SB-00650-PA.htm>) posted on the Connecticut General Assembly website and “Security Freeze Information” (<http://consumersunion.org/news/cus-guide-to-security-freeze-protection/>) posted on the Consumers Union website.

WHAT IS THE SECURITY FREEZE LAW?

Effective January 1, 2006, Connecticut residents can request that a “security freeze” be placed on their credit reports by a credit rating agency. The purpose of the security freeze is to prevent access to the credit report by anyone without authorization by the consumer. This can help protect the consumer from identity theft, even if someone has their name and Social Security number. A security freeze would also forbid credit rating agencies from releasing any information from the credit report without permission from the consumer.

HOW DO I PUT A SECURITY FREEZE ON MY CREDIT REPORT?

In order to put a security freeze notice on your credit report, you must write to each of the three credit rating agencies below, by certified letter or by another secure method the agency authorizes:

Online or by phone, contact:

- [Equifax](#) or 800-349-9960
- [Experian](#) or 888-397-3742
- [TransUnion](#) or 888-909-8872

Or write to:

- Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
- Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
- TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094

Include your full name, address, Social Security number, proof of address (such as phone or utility bill), photocopy of a government issued identification card (driver’s license or ID card, military ID, etc.) and payment.

If you request a freeze online or by phone, the agency must place the freeze within one business day. If you request a lift of the freeze, the agency must lift it within one hour. If you make your request by mail, the agency must place or lift the freeze within three business days after it gets your request. You also can lift the freeze temporarily without a fee. A written confirmation letter will be sent within ten business days that includes a personal identification number (PIN) to permit you to grant authorization to your credit report to a third party or for a specific period of time. Since September of 2018, a federal law has allowed people to freeze and unfreeze their credit



without being charged.

TO FIND PROVIDERS IN CONNECTICUT'S COMMUNITY RESOURCES DATABASE:

Search by agency name:

- [Equifax](#)
- [Experian](#)
- [TransUnion](#)

SOURCES: Connecticut General Assembly; Consumers Union website

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