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MAINE CREDIT FREEZE FACT SHEET

You now have added free protection under the law to prevent identity theft by placing a credit freeze *for free* on your credit report with the three major credit reporting agencies. Attorney General Janet Mills strongly encourages all consumers to take advantage of this benefit, which went into effect on October 15, 2015. A credit freeze will prevent unauthorized parties from accessing your credit report unless you give them specific permission. A current lender can access your report information for the purposes of account maintenance, monitoring credit line increases and account upgrades and enhancements. Locking down your credit will not impact your credit score.

EQUIFAX	EXPERIAN	TRANSUNION
www.freeze.equifax.com	www.experian.com/freeze/center.html	www.transunion.com/securityfreeze
1-800-349-9960	1-888-397-3742	1-888-909-8872
PO Box 105069 Atlanta, GA 30348	PO Box 4500 Allen, TX 75013	PO Box 2000 Chester, PA 19022

You can place a freeze with the three credit reporting agencies via their website, telephone or by letter. Telephone calls and website requests are the most expeditious way to file the freeze. It takes approximately 5-10 minutes per agency to place a freeze this way. You will be asked to provide personal information, such as your social security number (SSN), date of birth, partial address, and zip code.

To request the freeze in writing you will need to provide a letter with the information above and your full name and signature, current street address and any addresses where you have lived during the past two years, a copy of an official photo government ID, and a copy of a recent utility bill.

In all cases, the credit reporting agency will follow up with you in writing, confirming placement of the file freeze and providing you with a personal identification number or PIN. A PIN is used to temporarily unfreeze your credit file for a specific period of time or for a specific creditor, or to permanently unfreeze your credit file.

Consider placing freezes on the accounts of your children too. If their SSN gets in the wrong hands someone could attempt to open credit in their name, if successful they become the victims of identity theft. You can also place a freeze on a minors file; however, a credit reporting agency can charge \$10 to create a file if one does not already exist. The freeze can be placed for free. At least one reporting agency – Equifax – is creating files for free.

A credit freeze cannot protect you from fraudulent credit or debit charges. Regularly review your statements from credit card companies and your health care providers to catch any errant charges and dispute them promptly.

Under Maine law you are entitled to a free credit report from the three reporting agencies each year. The website www.AnnualCreditReport.com is the official access point for all three major credit reporting agencies. If you request one every 4 months from a different agency through this website, you will always get the most recent snapshot of your credit and give you the ability to address any discrepancies.

Questions? Contact the Attorney General's Consumer Information & Mediation Service 1-800-436-2131 or consumer.mediation@maine.gov.