

How To Place A Credit Freeze

**Colorado
Bureau of
Investigation
Identity
Theft
&
Fraud Unit**

**24 HOUR
IDENTITY THEFT
& FRAUD
HOTLINE
1-855-443-3489
(TOLL FREE)**

**VICTIM
ADVOCATE
303-239-4649**



Placing a credit freeze is a simple process. You may place the freeze by phone, online or by mailing information. You must contact all three of the Credit Reporting Agencies and request the freeze.

In Colorado, the **initial credit freeze is free**. You may lift the freeze for a fee. It costs \$10-\$12 to un-freeze and then an additional \$10-\$12 to re-freeze. This cost is per Credit Reporting Agency (\$10 is for general un-freeze/re-freeze, \$12 is for merchant specific un-freeze/re-freeze). Some states do have fees to place the initial credit freeze. This fee usually does not exceed \$5.00

If you request a credit freeze by mail, we recommend that you send the information in to the Credit Reporting Agencies by **certified mail**. You will need to include personal identifying information and a copy of your government issued ID, so it is best to ensure your mail reaches the intended agency.

The credit freeze will be put in place within 5 business days of the Credit Reporting Agency receiving your request.

You will need to provide personal identifying information. You will need to provide:

- Your full legal name and any other names you have used (such as a married and maiden name).
- Your date of birth.
- Your social security number.
- Your address and a previous address if you have changed addresses in the past 5 years.
- Copy of Government issued ID.
- Proof of residence such as a utility bill.

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Here are the phone numbers, websites and addresses for the three Credit Reporting Agencies for purposes of placing a credit freeze:

TransUnion
TransUnion.com
1-888-909-8872
PO Box 2000
Chester PA 19016

Experian
Experian.com
1-888-397-3742
PO Box 9554
Allen TX 75013

Equifax
Equifax.com
1-800-349-9960
PO Box 105788
Atlanta GA 30348

Credit Reports

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We hope that these ideas are helpful to you.
Please remember that you are not alone.
The Colorado Bureau of Investigation has a
Victim Assistance Program and a
24 Hour Identity Theft & Fraud Hotline.
Both are available to support you and offer guidance.

Colorado Bureau of Investigation

Victim Assistance Program

303-239-4242

24 Hour Identity Theft and Fraud Hotline

1-855-443-3489 (toll free)

