

STATE SENATOR DAVE ARONBERG

"ARONBERG IN ACTION"

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NEW PRIVACY PROTECTION TOOL FOR FLORIDIANS

A new Florida law, which I co-sponsored, gives you a strong tool in the fight against identity theft. As of July 1, 2006, Floridians can request a credit freeze, which puts their credit in a "lock box." The credit freeze prevents unauthorized access to credit records, unless you explicitly authorize access to these sensitive personal records.

To place a freeze on your credit, you will be charged a small administrative fee of \$10, unless you are 65 and older, or you have been a victim of identity theft.*

You must contact each of the three major credit reporting agencies to freeze your records. To do so, send a letter via certified mail to the following companies with the following information:

	Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348	Trans Union Security Freeze P.O. Box 6790 Fullerton, CA 92834	Experian Security Freeze P.O. Box 9554 Allen, TX 75013
First, Last Name & M.I.	✓	✓	✓
Address		✓	✓
DOB	✓		✓
Social Security number	✓	✓	✓
Proof of address	proof of current address eg. Your current utility bill		1) list previous addresses for past 2 years 2) copy of driver's license or other ID 3) copy of recent utility, bank or ins. statement 4) copies must display current address & date of issue
Pay \$10 by check or major credit cards**	✓	✓	✓
	Fee is waived if you are 65 and older, or you have been a victim of identity theft		
Website	www.equifax.com	www.transunion.com	www.experian.com
Phone #	1-800-525-0285	1-888-909-8872	1-888-397-3742

* If you are a victim of identity theft, include a copy of police report, identity theft report or other law enforcement agency report

** If paying by credit card, include account holder's name on card, card type, number, expiration date & card ID number.

The credit bureau will provide you with a confirmation number upon request of a security freeze. It will also provide you with information on how to lift a freeze temporarily, using a personal identification number or a password.

By next year, the bureaus must allow you to lift a freeze by telephone or through the Internet.

FRAUD ALERT VS. CREDIT FREEZE?

Our fight against consumer fraud continues! Since the beginning of 2003, my office has assisted in the return of more than \$3.3 million to people who have called about being ripped off. If you have a consumer problem – no matter how large or small – call us at 1-877-435-7351.

Since I co-signed the credit freeze legislation, I've repeatedly been asked about the difference between a "fraud alert" and a "credit freeze." Fraud alerts simply notify you that an account has been opened in your name. Unlike the credit freeze, fraud alerts **DO NOT** prevent the actual opening of an account. Additionally, credit agencies are not legally required to full-fill your fraud alert request. The fraud alert is an additional level of protection. To place a fraud alert with all three agencies, you simply contact one of the agencies above. This agency will then contact the other two.