

**What is the credit freeze?** A credit freeze safeguards a person's credit report and it is the most effective way to protect consumers from identity theft. Without access to this sensitive information, an identity thief is unable to obtain credit in that person's name, thereby greatly minimizing the potential damage from the theft.

Once the freeze is in place, the consumer has control over who can receive their credit report. Thanks to a new law, Maine consumers can freeze and unfreeze their credit reports as needed through a unique Personal Identification Number (PIN) **at no cost**.

**How to turn on the Credit Freeze:** Contact each of the three major credit bureaus indicating your wish to have a freeze placed on your credit report. You can do this online or by mail with all three credit bureaus: **Experian** and **Transunion**, and **Equifax**. In addition, with Experian and Transunion, you can place a credit freeze on your credit report via their automated telephone line. Each credit bureau will send you your unique PIN number for any future credit freeze transactions.

**Contact info for the three credit bureaus:**

- Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com); Equifax Security Freeze, P.O. Box 105788, Atlanta, Georgia 30348
- Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com); P.O. Box 9554, Allen, TX 75013
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com); P.O. Box 6790, Fullerton, CA 92834-6790

**Sample Credit Freeze Request Letter – (and what you will be asked to provide if you activate the freeze online):**

- Date
- Credit Reporting Bureau and Address (See above for this information)
- I would like to place a security freeze on my credit file. My name is:
- My former name was (if applies):
- My current address is:
- My address has changed in the past 5 years. My former address was:
- My social security number is:
- My date of birth is:

Yours Truly,

Your Name

For any questions or concerns regarding the Maine Credit Freeze, you can contact

- The Maine Bureau of Consumer Credit Protection at 1-800-332-8529 or
- The Maine Attorney General's office at 1-800-436-2131 or [www.maine.gov/ag](http://www.maine.gov/ag).

**Be a fraud fighter!** If you can **spot** a scam, you can **stop** a scam.

To report a scam or for more information on scam and fraud prevention contact local law enforcement or the AARP Fraud Watch Network at [www.aarp.org/fraudwatchnetwork](http://www.aarp.org/fraudwatchnetwork) or 1-877-908-3360.

To request a speaker for your group or to join our team of volunteer Fraud Fighters at AARP Maine, contact **Jane Margesson** at 1-866-554-5380 or [me@aarp.org](mailto:me@aarp.org).