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NEWS RELEASE

For Immediate Release

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April is Financial Literacy Month Idahoans Protect your Credit Reports - FREE: National Credit Freezes

In celebration of Financial Literacy Month in April, the Idaho Department of Finance reminds Idahoans that as of September 21, 2018, they may freeze and unfreeze their credit reports free.

Credit freezes, also referred to as security freezes, restrict a consumer's credit file and make it more difficult for an identity thief to open new accounts in the consumer's name. Parents can also get a free credit freeze for any child under the age of 16.

How does it work? Contact all three national credit reporting agencies:

- Equifax <https://www.equifax.com/personal/credit-report-services>
- Experian <https://experian.com/help>
- TransUnion <https://transunion.com/credit-help>

If you place the freeze via online access or by telephone, the three main credit reporting agencies must comply within one business day.

When you request a lift of the freeze via online or by telephone, the three main credit reporting agencies must comply within one hour. If you request the freeze or unfreeze by mail, the three credit reporting agencies must place or lift the freeze within three (3) business days after it receives your request. If you think a credit-reporting agency is not complying with the credit freeze requirements, you may submit a complaint to the Consumer Financial Protection Bureau at <https://www.consumerfinance.gov/complaint> or call that agency at 855-411-2372.

For more information regarding free credit freezes, specific credit freeze information for active duty military or to read other financial-related brochures, visit the Department of Finance's website at www.finance.idaho.gov and click on the Education link.

Department of Finance Press Releases and other information may be found on the Internet at finance.idaho.gov and may be obtained by contacting the department at (208) 332-8000 or Idaho toll-free at 1-888-346-3378.