



## PRESS RELEASE

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### **Attorney General Frosh Reminds Marylanders of New Law Effective October 1<sup>st</sup> Allowing Free Credit Freeze**

**BALTIMORE, MD (September 29, 2017)** – Maryland Attorney General Brian E. Frosh is reminding Maryland residents of a new law effective October 1<sup>st</sup> that provides consumers the right to place a freeze on their credit reports free of charge.

“A credit freeze is one of the most effective methods of protecting yourself against identity theft,” said Attorney General Frosh. “The recent Equifax data breach is a clear example of why consumers should use every available resource to help keep their personal information out of the hands of identity thieves.”

A credit freeze prevents anyone from seeing your credit report without your express permission. If a potential creditor can’t see your credit report, they are less likely to open a new credit card, cellphone, utility or other account at the request of an identity thief. A credit freeze remains in effect until the consumer decides to remove it.

Equifax, which suffered a recent data breach affecting 143 million consumers, is currently offering free credit freezes to consumers. To place a credit freeze through Equifax, consumers may go to <https://www.freeze.equifax.com> or by calling 1-800-685-1111.

In addition to Equifax, consumers may also freeze their reports with the other two major credit bureaus, Experian and TransUnion. Information about placing freezes with those bureaus may be found at [www.experian.com/freeze](http://www.experian.com/freeze) and <https://annualcreditreport.transunion.com/fa/securityfreeze/landing>.

Consumers should be aware that the new Maryland law only waives the fees for freezing a credit report, but not the fees for temporarily “thawing” or lifting the freeze for a credit report if the consumer needs to apply for credit, rent an apartment, or engage in another transaction in which the credit report needs to be reviewed. The fee for temporarily thawing a credit report is \$5 for each credit bureau, but creditors generally only need to review one bureau’s report.

Consumers who are actively seeking credit to buy a new home or car may want to wait before placing a freeze on their credit reports.

Both credit freezes and temporary thaws are free for victims of identity theft who have a police report.

Information about protecting yourself against identity theft can be found on the Attorney General's website at [www.marylandattorneygeneral.gov/pages/identitytheft](http://www.marylandattorneygeneral.gov/pages/identitytheft) or by calling the Attorney General's Identity Theft Unit at (410) 576-6491.