



## PRESS RELEASE

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### **Attorney General Frosh Reminds Marylanders of Federal Law Allowing Free Credit Freeze and Thaw**

**BALTIMORE, MD (September 20, 2018)** - Maryland Attorney General Brian E. Frosh is encouraging Maryland residents to take advantage of a new federal law effective September 21, 2018, that gives consumers the right to place a freeze on their credit reports and temporarily or permanently remove the freeze without charge.

“There have been hundreds of millions of personal data records lost or stolen due to data breaches over the last 10 years,” said Attorney General Frosh. “Placing a freeze on your credit is one of the most effective methods of protecting yourself and your children from becoming victims of identity theft.”

A credit freeze prevents a potential creditor from seeing your credit report without your express permission. If a potential creditor cannot see your credit report, they are less likely to open a new credit card, cellphone, utility, or other account for an identity thief. Placing a fraud alert on your credit report notifies potential creditors that there is a problem, but does not prevent the creditor from seeing your credit report. Credit bureaus also offer a product known as a credit “lock,” but it may not have the same legal protections as a credit freeze. A freeze remains in effect until the consumer decides to remove it.

The new federal law not only waives the fees for freezing a credit report, but also waives the fees for temporarily “thawing” 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.

Attorney General Frosh noted that consumers should freeze their reports with each of the three major credit bureaus: Equifax, Experian, and TransUnion. Information about placing freezes with those bureaus may be found at [www.equifax.com/personal/credit-report-services](http://www.equifax.com/personal/credit-report-services), [www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft/security-freeze](http://www.experian.com/blogs/ask-experian/category/fraud-and-identity-theft/security-freeze), and [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze). The law also enables parents to place credit freezes at no cost for children under the age of 16. Children are often victims of identity theft because of their unblemished credit records and because the identity theft is less likely to be detected.

Individuals who are currently in the process of making a large purchase such as a car or home may wish to wait until after that purchase to freeze their credit.

Information about how to protect 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.