

On Sep 19, 2017, we sent an e-mail to our clients on the Equifax data breach, discussing how that credit reporting agency was hacked, and personal information stolen. A new Federal law was just passed which will benefit you, and we strongly suggest you take advantage of it. We told you about placing a voluntary “credit freeze” on your file; this is also known as a security freeze. A credit freeze will restrict access to your credit file, and should stop thieves from opening credit lines in your name. When you establish a credit freeze, you are given a PIN to use in the event you want to apply for new credit. It’s important you keep this PIN in a safe place, such as your Raymond James Vault.

The three credit reporting agencies, Equifax, Experian, and TransUnion, have up to now charged for credit freezes. However, starting September 21, they are required to do this for free. Parents can also request credit freezes for children under age 16.

If you request a credit freeze, the credit reporting agency has just 1 business day to comply. When you want to unfreeze your credit (using your PIN), the credit reporting agency must comply within 1 hour.

Here are the web sites to establish security freezes:

- TransUnion:
www.transunion.com/credit-freeze
- Experian:
www.experian.com/freeze/center.html
- Equifax:
www.freeze.equifax.com/Freeze/jsp/SSF_PersonalIDInfo.jsp

If you have any questions, please don’t hesitate to call.

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