



# FinancialPrivacyNow.org

## Consumers Union's Guide to State Security Freeze Laws

Identity theft is one of the fastest growing financial crimes. Nearly 10 million Americans fall victim each year. The Identity Theft Resource Center reported in 2005, on average, an ID theft victim of new account and other fraud spent 60 hours resolving problems brought on by ID theft, those victims of existing accounts spent an average of 15 hours resolving problems. A 2003 Federal Trade Commission study found that identity theft also costs U.S. businesses nearly \$48 billion annually, and consumers an additional \$5 billion per year.

**A security freeze lets consumers stop thieves from getting credit in their names. A security freeze locks, or freezes, access to the consumer credit report and credit score. Without this information, a business will not issue new credit to a thief. When the consumer wants to get new credit, he or she uses a PIN to unlock access to the credit file. These states give consumers this important weapon to prevent identity theft:**

[Arkansas](#), [California](#), [Colorado](#), [Connecticut](#), [Delaware](#), [District of Columbia](#), [Florida](#), [Hawaii](#), [Indiana](#), [Illinois](#), [Kansas](#), [Kentucky](#), [Louisiana](#), [Maine](#), [Maryland](#), [Minnesota](#), [Mississippi](#), [Montana](#), [Nebraska](#), [Nevada](#), [New Hampshire](#), [New Jersey](#), [New Mexico](#), [North Carolina](#), [North Dakota](#), [New York](#), [Oklahoma](#), [Pennsylvania](#), [Rhode Island](#), [South Dakota](#), [Tennessee](#), [Texas](#), [Utah](#), [Vermont](#), [Washington](#), [West Virginia](#), [Wisconsin](#), [Wyoming](#)

### Arkansas

Eligibility: Identity theft victims

Fees: \$10 to place the freeze, lift it temporarily, or remove it altogether

Effective date of law: January 1, 2008

[Copy of Arkansas' security freeze law](#)

[Instructions for using Arkansas' security freeze law](#)

### California

Eligibility: All consumers

Fees: No fee for identity theft victims. All others pay \$10 to place, temporarily lift or remove the freeze; \$12 fee to temporarily lift the freeze for a specific creditor.

Effective date of law: January 1, 2003

[Copy of California's security freeze law](#)

[Instructions for using California's security freeze law](#)

### Colorado

Eligibility: All consumers

Fees: No fee for the first freeze; \$10 to lift the freeze temporarily, or to remove it altogether. \$12 to temporarily lift the freeze for a specific creditor. \$10 to place a second freeze.

Effective date of law: July 1, 2006

[Copy of Colorado's security freeze law](#)

[Instructions for using Colorado's security freeze law from the Colorado Attorney General](#)  
[Instructions for using Colorado's security freeze law](#)

### **Connecticut**

Eligibility: All consumers

Fees: \$10 to place the freeze, lift it temporarily, or remove it altogether; \$12 to lift it temporarily for a specific creditor

Effective date of law: January 1, 2006

[Copy of Connecticut's security freeze law](#)

[Instructions for using Connecticut's security freeze law](#)

### **Delaware**

Eligibility: All consumers.

Fees: No fee for identity theft victims. All others pay \$20 to place the freeze, but no fees to lift it temporarily, or remove it altogether.

Effective date of law: September 28, 2006

[Copy of Delaware's security freeze law](#)

[Instructions for using Delaware's security freeze law](#)

### **District of Columbia**

Eligibility: All consumers

Fees: No fees for identity theft victims. All others pay \$10 to place the freeze, but no fees to lift it temporarily, or remove it altogether.

Effective date of law: July 1, 2007

[Copy of the District of Columbia's security freeze law](#)

[Instructions for using the District of Columbia's security freeze law](#)

### **Florida**

Eligibility: All consumers.

Fees: No fees for identity theft victims and seniors 65 years and older. All others pay \$10 to place the freeze, lift it temporarily, or remove it altogether.

Effective date of law: July 1, 2006

[Copy of Florida's security freeze law](#)

[Instructions for using Florida's security freeze law](#)

### **Hawaii**

Eligibility: All consumers.

Fees: No fees for identity theft victims. All others pay \$5 to place the freeze, lift it temporarily, or remove it altogether.

Effective date of law: Original law limited to identity theft victims was effective January 1, 2007. All consumers became eligible for the security freeze on June 15, 2007.

[Copy of Hawaii's security freeze law](#)

[Instructions for using Hawaii's security freeze law](#)

### **Illinois**

Eligibility: All consumers.

Fees: No fees for identity theft victims with police reports and seniors 65 years and older. All others pay a \$10 fee to place the freeze, lift it temporarily, or remove it altogether.

Effective date of law: January 1, 2007

[Copy of Illinois' security freeze law](#)  
[Instructions for using Illinois' security freeze law](#)

## **Indiana**

Eligibility: All consumers  
Fees: No fee to place the freeze, lift it temporarily, or remove it altogether.  
Effective date of law: September 1, 2007

[Copy of Indiana's security freeze law](#)  
[Instructions for using Indiana's security freeze law](#)

## **Kansas**

Eligibility: Identity theft victims only  
Fees: No fees permitted.  
Effective date of law: January 1, 2007

[Copy of Kansas' security freeze law](#)  
[Instructions for using Kansas' security freeze law](#)

## **Kentucky**

Eligibility: All consumers  
Fees: No fees for identity theft victims who provide a police report. All others pay \$10 to place the freeze, lift it temporarily, or remove it altogether. \$10 to have PIN reissued.  
Effective date of law: July 11, 2006  
Note: Security freeze automatically expires after 7 years from date of placement.

[Copy of Kentucky's security freeze law](#)  
[Instructions for using Kentucky's security freeze law](#)

## **Louisiana**

Eligibility: All consumers  
Fees: No fees for identity theft victims or person aged 62 years and older. All others pay \$10 to place the freeze, or \$8 to lift it temporarily. No fee to remove the freeze altogether.  
Effective date of law: July 1, 2005

[Copy of Louisiana's security freeze law](#)  
[Instructions for using Louisiana's security freeze law](#)

## **Maine**

Eligibility: All consumers  
Fees: No fees for identity theft victims who provide a police report. All others pay up to \$10 to place the freeze, lift it temporarily, or remove it altogether. \$10 to have PIN reissued, and \$12 to lift the freeze temporarily for a specific creditor.  
Effective date of law: February 1, 2006

[Copy of Maine's security freeze law](#)  
[Instructions for using Maine's security freeze law](#)

## **Maryland**

Eligibility: All consumers  
Fees: No fees for identity theft victims who provide report of alleged identity fraud or with an identity theft passport. All others pay \$5 to place the freeze, lift it temporarily, or remove it altogether.  
Effective date of law: January 1, 2008

[Copy of Maryland's security freeze law](#)  
[Instructions for using Maryland's security freeze law](#)

### **Minnesota**

Eligibility: All consumers.

Fees: No fees for identity theft victims who provide police report. All others pay \$5 to place the freeze, lift it temporarily, or remove it altogether.

Effective date of law: August 1, 2006

[Copy of Minnesota's security freeze law](#)  
[Instructions for using Minnesota's security freeze law](#)

### **Mississippi**

Eligibility: Identity theft victims with a police report, investigative report or complaint filed with a law enforcement agency.

Fees: \$10 to place a freeze

Effective date of law: July 1, 2007

[Copy of Mississippi's security freeze law](#)  
[Instructions for using Mississippi's security freeze law](#)

### **Montana**

Eligibility: All consumers.

Fees: No fees for identity theft victims. All others pay \$3 to place the freeze or to lift it temporarily. \$5 to have PIN reissued. No fee to remove the freeze altogether.

Effective date of law: July 1, 2007

[Copy of Montana's security freeze law](#)  
[Instructions for using Montana's security freeze law from Montana's Department of Justice](#)  
[Instructions for using Montana's security freeze law](#)

### **Nebraska**

Eligibility: All consumers.

Fees: No fees for identity theft victims. All others pay a one time \$15 fee to place the freeze. No fee for lifting the freeze temporarily or removing it altogether.

Effective: September 1, 2008

Note: Security freeze automatically expires after 7 years from date of placement.

[Copy of Nebraska's security freeze law](#)  
[Instructions for using Nebraska's security freeze law](#)

### **Nevada**

Eligibility: All consumers

Fees: No fees for identity theft victims who submit a police report. All others pay \$15 to place the freeze, \$18 to lift it temporarily or remove it altogether. \$20 to lift it temporarily for a specific creditor.

Effective date of law: October 1, 2005

[Copy of Nevada's security freeze law](#)  
[Instructions for using Nevada's security freeze law](#)

### **New Hampshire**

Eligibility: All consumers

Fees: No fees for identity theft victims who submit a copy of a police report, investigative report, or complaint to a law enforcement agency. All others pay \$10 to place the freeze, lift it temporarily,

or remove it altogether.

Effective date of the law: January 1, 2007

[Copy of New Hampshire's security freeze law](#)

[Instructions for using New Hampshire's security freeze law](#)

## **New Jersey**

Eligibility: All consumers

Fees: No fee to place the first security freeze. \$5 fee to lift the freeze temporarily, remove it altogether, or to have PIN reissued.

Note: Consumers are also permitted to make such requests directly to consumer reporting agencies via secured electronic mail.

Effective date of law: January 1, 2006

[Copy of New Jersey's security freeze law](#)

[Instructions for using New Jersey's security freeze law from NJ's Dept of Banking and Insurance](#)

## **New Mexico**

Eligibility: All consumers.

Fees: No fees for identity theft victims with a copy of police or investigative report and for residents over 65 years of age. All others pay \$10 to place a freeze and \$5 to lift it temporarily or remove it altogether.

Effective date of law: July 1, 2007

[Copy of New Mexico's security freeze law](#)

[Instructions for using New Mexico's security freeze law](#)

## **New York**

Eligibility: All consumers.

Fees: No fees for identity theft victims. All others can place the freeze for free the first time it is used. These consumers pay \$5 to lift it temporarily or remove it altogether. If they wish to re-start the freeze after it is removed, they pay a \$5 fee.

Effective date of law: November 1, 2006

[Copy of New York's security freeze law](#)

[Instructions for using New York's security freeze law](#)

## **North Carolina**

Eligibility: All Consumers

Fees: No fees for identity theft victims with a valid report or complaint with a law enforcement agency. All others pay \$10 to place the freeze, lift it temporarily, or remove it altogether.

Effective date of law: December 1, 2005

[Copy of North Carolina's security freeze law](#)

[Instructions for using North Carolina's security freeze law from NC's Attorney General](#)

## **North Dakota**

Eligibility: All consumers.

Fees: No fees for identity theft victims with valid copy of a police report or police case number documenting the investigative report or complaint to law enforcement agency. All others pay \$5 to place or lift the freeze. No fee for removing freeze.

Effective date of law: July 1, 2007

[Copy of North Dakota's security freeze law](#)

[Instructions for using North Dakota's security freeze law](#)

## **Oklahoma**

Eligibility: All consumers.

Fees: No fees for identity theft victims with investigative report or for seniors aged 65 years and older. All others pay \$10 to place the freeze, lift it temporarily, or remove it altogether.

Effective date of law: January 1, 2007

[Copy of Oklahoma's security freeze law](#)

[Instructions for using Oklahoma's security freeze law](#)

## **Pennsylvania**

Eligibility: All consumers.

Fees: No fees for identity theft victims or seniors aged 65 and older. All others pay \$10 to place the freeze or to lift it temporarily. No fee to remove the freeze.

Note: Security freeze automatically expires after 7 years from date of placement.

Effective date of law: January 1, 2007

[Copy of Pennsylvania's security freeze law](#)

[Instructions for using Pennsylvania's security freeze law](#)

## **Rhode Island**

Eligibility: All consumers.

Fees: No fees for identity theft victims or seniors aged 65 years and older. All others pay \$10 to place the freeze, lift it temporarily, or remove it altogether.

Effective date of law: January 1, 2007

[Copy of Rhode Island's security freeze law](#)

[Instructions for using Rhode Island's security freeze law](#)

## **South Dakota**

Eligibility: Identity theft victims with a valid police report

Fees: No fees.

Note: Only freezes credit report and automatically expires after 7 years from date of placement

Effective date of law: July 1, 2006

[Copy of South Dakota's security freeze law](#)

[Instructions for using South Dakota's security freeze law](#)

## **Tennessee**

Eligibility: All consumers.

Fees: No fees for identity theft victims. All others pay \$7.50 to place the freeze, no fee to lift it temporarily, and \$5 to remove it altogether.

Effective date of the law: January 1, 2008

[Copy of Tennessee's security freeze law](#)

[Instructions for using Tennessee's security freeze law](#)

## **Texas**

Eligibility: Currently only identity theft victims with a police report. Beginning September 1, 2007, the law will apply to all consumers.

Fees: No fees for identity theft victims. Beginning September 1, 2007, all other consumers pay \$10 to place the freeze, lift it temporarily, or to remove it altogether. \$12 to lift the freeze temporarily for a specific creditor.

Effective date of law: September 1, 2003 for identity theft victims; September 1, 2007 for all consumers  
[Copy of Texas' security freeze law](#) (recent expansion law)

[Instructions for using Texas' security freeze law](#)

**NOTE:** The current summary for Texas online is for the expanded version of the law, which does not go into effect until September 1, 2007.

## Utah

Eligibility: All consumers

Fees: Utah's law allows credit bureaus to charge "reasonable fees," without specifying the amount that can be charged.

Note: Consumers will be able to temporarily lift or "thaw" the freeze within 15 minutes of electronic request

Effective date of law: September 1, 2008

[Copy of Utah's security freeze law](#)

[Instructions for using Utah's security freeze law](#)

## Vermont

Eligibility: All consumers.

Fees: No fees for identity theft victims. All others pay \$10 to place the freeze, \$5 to lift it temporarily or remove it altogether.

Effective date of law: July 1, 2006

[Copy of Vermont's security freeze law](#)

[Instructions for using Vermont's security freeze law from VT's Attorney General](#)

## Washington

Eligibility: Currently applies to identity theft victims, including persons who receive a notice of a security breach of computerized personal information. Beginning July 1, 2008, all consumers will be eligible for the freeze.

Fees: No fees for identity theft victims or seniors aged 65 years and older. Once all other consumers become eligible in July 2008, they will pay \$10 to place the freeze, lift it temporarily, or remove it altogether.

Effective date of law: July 24, 2005 for identity theft victims; July 1, 2008 for all consumers

[Copy of Washington's security freeze law](#)

[Instructions for using Washington's security freeze law from WA's Attorney General](#)

## West Virginia

Eligibility: All consumers.

Fees: No fees for identity theft victims. All others pay \$5 to place the freeze, lift it temporarily, or remove it altogether.

Effective date of the law: July 2, 2007

[Copy of West Virginia's security freeze law](#)

[Instructions for using West Virginia's security freeze law](#)

## Wisconsin

Eligibility: All consumers

Fees: No fee for an "individual who submits evidence satisfactory to the CRAs that the individual made a report to a law enforcement agency." All others pay \$10 to place, temporarily lift, or remove the freeze altogether.

Effective date of law: January 1, 2007

[Copy of Wisconsin's security freeze law](#)  
[Instructions for using Wisconsin's security freeze law](#)

## **Wyoming**

Eligibility: All consumers

Fees: No fees for identity theft victims. All others pay \$10 to place the freeze, lift it temporarily, or remove it altogether.

Note: Requires electronic and telephone methods to lift, imposes the 15 minute lift timeframe starting September 1, 2008.

Effective date of law: July 1, 2007

[Copy of Wyoming's security freeze law](#)  
[Instructions for using Wyoming's security freeze law](#)

For more information on security freezes, see the [Consumers Union/U.S. PIRG Model State Clean Credit and Identity Theft Protection Act](#).

*Updated July 5, 2007*

[Consumers Union](#)

*Submitted by Evo Alexandre*