

# CREDIT REPORT SECURITY FREEZES BECOME EFFECTIVE

(Wilmington, DE): Attorney General Carl C. Danberg announced today that Delaware's Clean Credit and Identity Theft Prevention Act will go into effect on September 29, 2006. This new law will go far to protect consumers from becoming victims of identity theft and to help consumers who have been victimized. The new Act allows all consumers to place security freezes on their credit reports regardless of whether they have been victimized by an identity thief. Consumers can place a security freeze by notifying the three major consumer reporting agencies by mail. Contact information for the consumer reporting agencies is available by calling the Attorney General's Consumer Protection Unit at 800-220- 5424 or on the Attorney General's website at [www.state.de.us/attgen](http://www.state.de.us/attgen). A security freeze prohibits the agencies from releasing all or any part of the consumer's credit report without the express authorization of the consumer. This will prevent an identity thief from using any stolen personal information to open unauthorized accounts. Consumers will be able to lift or "thaw" the freeze through a personal identification number or password. Each agency may charge a consumer \$20 for the personal identification number or password. However, victims of identity theft will not be charged any fee for placement of a security freeze. The new law also requires the police agency with jurisdiction over the consumer's actual residence to take a report from a consumer who knows or reasonably believes that he or she has been the victim of identity theft. The person making the complaint must be given a copy of the police report

which is important as creditors often require a copy of the police report or the complaint number to verify a consumer's representation that a thief is responsible for charges made in the consumer's name.

# # #