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Consumer Affairs and Business Regulation



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Identity Theft Law

On August 2, 2007, Governor Patrick signed into law a comprehensive identity theft prevention bill which takes effect on October 31, 2007. This new law provides that Massachusetts consumers must be notified of any breach of their personal information that creates a substantial risk of identity theft or fraud as soon as practicable and without unreasonable delay after a breach occurs, except when a law enforcement agency determines that notice may impede a criminal investigation. The notification must include:

- the date or approximate date of the breach
- steps that have been taken or are planned to deal with the breach
- consumers' right to obtain a police report
- instructions for requesting a credit report security freeze

The new law allows Massachusetts consumers to place a security freeze on their credit reports for the first time. A security freeze prohibits a credit reporting agency from releasing any information from a consumers' credit report without written authorization.

However, be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services.

If you have been a victim of identity theft, and you provide the credit reporting agency with a valid police report, it cannot charge you to place, lift or remove a security freeze. In all other cases, a credit reporting agency may charge up to \$5 each to place, lift or remove a security freeze.

To place a security freeze:

- Send a written request to each of the credit bureaus by regular, certified or overnight mail (see addresses below) and include name, address, date of birth, social security number, and credit card number and expiration date for payment, if applicable. Please review the following links to the three credit bureaus for their specific requirements to place a security freeze:

[Equifax Security Freeze](#)

[Experian Security Freeze](#)

[TransUnion Security Freeze](#)

- The credit bureaus have 3 business days after receiving your request to place a security freeze on your credit report
- The credit bureaus must also send written confirmation to you within 5 business days and provide you with a unique personal identification number (PIN) or password, or both that can be used by you to authorize the removal or lifting of the security freeze

To lift the security freeze: to allow a specific entity or individual access to your credit report:

- Call or send a written request to the credit bureaus by mail (see telephone numbers and addresses below), include proper identification (name, address, social security number) and the PIN number or password provided to you when you placed the security freeze as well as the identity of those entities or individuals you would like to receive your credit report or the specific period of time you want the credit report available.

Equifax Use telephone number provided in the security freeze placed confirmation letter

Experian 1-888-397-3742 or [Experian Online Request to Lift Security Freeze](#)

TransUnion 1-888-909-8872

[Equifax Security Freeze Lifting Information](#)

[Experian Security Freeze Lifting Information](#)

[TransUnion Security Freeze Lifting Information](#)

- The credit bureaus have 3 business days after receiving your request to lift the security freeze for those identified or individuals

To remove the security freeze:

- Send a written request to the credit bureaus by mail (see addresses below), include proper identification (name, address, social security number) and the PIN number or password provided to you when you placed the security freeze. NOTE: Experian is the only credit bureau that allows a telephone request to remove a security freeze at 1-888-397-3742 but requires certified or overnight mail for all removal requests by mail
- The credit bureaus have 3 business days after receiving your request to remove the security freeze
- For more information on security freeze removal, go to the following links:

[Equifax Security Freeze Removal Information](#)

[Experian Security Freeze Removal Information](#)

[TransUnion Security Freeze Removal Information](#)

Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

Experian

711 Experian Parkway

Allen, TX 75013

TransUnion

Fraud Victim Assistance Department

P.O. Box 6790

Fullerton, CA 92834