

Notification of Rights for Minnesota Consumers Security Freeze Process

If you are a Minnesota resident, you have the right to place a “security freeze” on your credit report, which will prohibit us from releasing any information in your credit report without your express authorization, except to those with whom you have an existing account or a collection agency acting on behalf of the existing account, for purposes of reviewing (account maintenance, monitoring, credit line increases and account upgrades and enhancements) or collecting the account. Your information also may be used for the purposes of prescreening as provided for by the federal Fair Credit Reporting Act, even if a security freeze is on the report. A security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent; however, using a security freeze may delay, interfere with, or prohibit the timely approval of any subsequent requests or applications regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale.

To request a security freeze send all of the following via certified mail to:

- Equifax Security Freeze P.O. Box 105788 Atlanta, GA 30348
- Experian Security Freeze P.O. Box 9554 Allen, TX 75013
- TransUnion Security Freeze P O Box 2000 Chester, PA 19016

You must include your full name, with middle initial and generation, such as JR, SR, II, III, etc.; Social Security number; date of birth (month, day and year); current address and previous addresses for the past two years; and if applicable, a valid investigative report, a valid incident report, or a valid complaint or valid case number documenting identity theft with a law enforcement agency or the Department of Motor Vehicles (DMV). In addition, enclose one copy of a government issued identification card, such as a driver’s license, state ID card, etc., and one copy of a utility bill, bank or insurance statement, etc., and make sure that each copy is legible (enlarge if necessary), displays your name and current mailing address, and the date of issue (statement dates must be recent). We are unable to accept credit card statements, voided checks, lease agreements, magazine subscriptions or postal service forwarding orders as proof. Copies of any documents should be sent, and you should always retain your original documents.