

CREDIT FREEZE APPLICATION PROCESS BY STATE

Overview

Thirty-nine states and the District of Columbia have enacted laws requiring the credit bureaus to enable consumers to protect their credit files with a credit freeze.

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

Note: In order to freeze your credit, you are required to submit an application to all three national credit bureaus--[TransUnion](#), [Equifax](#) and [Experian](#) -- per the instructions for your state of residence. Right now (unlike in the fraud alert situation), freezing your credit at one credit bureau will not stop an identity theft who attempts to take out credit in your name at one of the other two credit bureaus.

Alabama

Alabama has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion all made the freeze available voluntarily to Alabama residents.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

Alaska

Alaska has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion all made the freeze available voluntarily to Alaska residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

Arizona

Arizona has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion all made the freeze available voluntarily to Arizona residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

Arkansas (credit freeze rights for identity theft victims established by state law)

Eligibility: Identity theft victims. As of November 1, 2007, the credit freeze is offered by all three major credit bureaus voluntarily to all consumers.

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

Effective date of law: January 1, 2008

Permanent freeze remains until removal requested by consumer.

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

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

California (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

Colorado (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

[Instructions for using Colorado's credit freeze law](#)

Connecticut (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

Delaware (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

District of Columbia (credit freeze rights established by D.C. law)

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

Permanent freeze remains until removal requested by consumer.

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

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

Florida (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

Georgia

Georgia has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion made the freeze available voluntarily to Georgia residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

Hawaii (credit freeze rights established by state law)

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 credit freeze on June 15, 2007.

Permanent freeze remains until removal requested by consumer.

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

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

Idaho

Idaho has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion made the freeze available voluntarily to Idaho residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

Illinois (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

[Copy of Illinois' credit freeze law](#)

[Instructions for using Illinois' credit freeze law](#)

Indiana (credit freeze rights established by state law)

Eligibility: All consumers

Fees: No fee to place the freeze, lift it temporarily, or remove it altogether.

Effective date of law: September 1, 2007

Permanent freeze remains until removal requested by consumer.

[Copy of Indiana's credit freeze law](#)

[Instructions for using Indiana's credit freeze law](#)

Iowa

Iowa has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion made the freeze available voluntarily to Iowa residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

Kansas (credit freeze rights for identity theft victims established by state law)

Eligibility: Identity theft victims only. As of November 1, 2007, the credit freeze option is offered by all three major credit bureaus voluntarily to all consumers.

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

Effective date of law: January 1, 2007

Permanent freeze remains until removal requested by consumer.

[Copy of Kansas' credit freeze law](#)

[Instructions for using Kansas' credit freeze law](#)

Kentucky (credit freeze rights established by state law)

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

[Copy of Kentucky's credit freeze law](#)

[Instructions for using Kentucky's credit freeze law](#)

Louisiana (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

Maine (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

Maryland (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

Massachusetts (credit freeze rights established by state law)

Eligibility: All consumers.

Fees: No fee for identity theft victims or victim's spouse. \$5 to place the freeze, lift it temporarily, or remove it altogether

Effective date of law: February 3, 2008

Permanent freeze remains until removal requested by consumer.

[Copy of Massachusetts' credit freeze law](#)
[Instructions for using Massachusetts' credit freeze law](#)

Michigan

Michigan has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion made the freeze available voluntarily to Michigan residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)
[Credit freeze Instructions for Experian](#)
[Credit freeze Instructions for TransUnion](#)

Minnesota (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

[Copy of Minnesota's credit freeze law](#)

[Instructions for using Minnesota's credit freeze law](#)

Mississippi (credit freeze rights for identity theft victims established by state law)

Eligibility: Identity theft victims with a police report, investigative report or complaint filed with a law enforcement agency. As of November 1, 2007, the credit freeze option is available by all three major credit bureaus voluntarily to all consumers in Mississippi.

Fees: \$10 to place a freeze for identity theft victims. All others pay \$10 to place, temporarily lift, or remove the freeze altogether.

Effective date of law: July 1, 2007

Permanent freeze remains until removal requested by consumer.

[Copy of Mississippi's credit freeze law](#)

[Instructions for using Mississippi's credit freeze law](#)

Missouri

Missouri has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion made the freeze available voluntarily to Missouri residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

Montana (credit freeze rights established by state law)

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 credit freeze law](#)

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

[Instructions for using Montana's credit freeze law](#)

Nebraska (credit freeze rights established by state law)

Eligibility: All consumers.

Fees: No fees for identity theft victims and minors. 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, 2007

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

[Copy of Nebraska's credit freeze law](#)

[Instructions for using Nebraska's credit freeze law](#)

Nevada (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

[Copy of Nevada's credit freeze law](#)

[Instructions for using Nevada's credit freeze law](#)

New Hampshire (credit freeze rights established by state law)

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 credit freeze law](#)

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

New Jersey (credit freeze rights established by state law)

Eligibility: All consumers

Fees: No fee to place the first credit 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

Permanent freeze remains until removal requested by consumer.

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

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

New Mexico (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

New York (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

North Carolina (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

North Dakota (credit freeze rights established by state law)

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 credit freeze law](#)

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

Ohio

Ohio has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion made the freeze available voluntarily to Ohio residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

Oklahoma (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

Oregon (credit freeze rights established by state law)

Eligibility: All consumers

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

Effective date of law: October 1, 2007

Permanent freeze remains until removal requested by consumer.

[Copy of Oregon's credit freeze law](#)

[Instructions for using Oregon's credit freeze law](#)

Pennsylvania (credit freeze rights established by state law)

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

Effective date of law: January 1, 2007

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

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

Rhode Island (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

South Carolina

South Carolina has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion all made the freeze available voluntarily to South Carolina residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

South Dakota (credit freeze rights for identity theft victims established by state law)

Eligibility: Identity theft victims with a valid police report. As of November 1, 2007, the credit freeze is offered by all three major credit bureaus voluntarily to all consumers.

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

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 credit freeze law](#)

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

Tennessee (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

Copy of Tennessee's credit freeze law

Instructions for using Tennessee's credit freeze law

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

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

Texas (credit freeze rights established by state law)

Eligibility: All consumers.

Fees: No fees for identity theft victims. 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

Permanent freeze remains until removal requested by consumer.

[Copy of Texas' credit freeze law](#)

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

Utah (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

Vermont (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

Virginia

Virginia has not passed a credit freeze law. However, as of November 1, 2007, Equifax, Experian, and TransUnion made the freeze available voluntarily to Virginia residents. In order to effectively freeze access to your credit files, you must request the credit freeze at all three major credit bureaus.

Eligibility: All Consumers

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

Effective date: November 1, 2007 at all three major credit reporting agencies

[Credit freeze Instructions for Equifax](#)

[Credit freeze Instructions for Experian](#)

[Credit freeze Instructions for TransUnion](#)

Washington (credit freeze rights established by state law)

Eligibility: Currently applies to identity theft victims, including persons who receive a notice of a security breach of computerized personal information. Beginning September 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 September 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; September 1, 2008 for all consumers

Permanent freeze remains until removal requested by consumer.

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

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

West Virginia (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

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

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

Wisconsin (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

[Copy of Wisconsin's credit freeze law](#)

[Instructions for using Wisconsin's credit freeze law](#)

Wyoming (credit freeze rights established by state law)

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

Permanent freeze remains until removal requested by consumer.

[Copy of Wyoming's credit freeze law](#)

[Instructions for using Wyoming's credit freeze law](#)