



A Program with the
Colorado Attorney General
and the AARP Foundation



Colorado Attorney General
John W. Suthers



Better Business Bureaus®
Serving Colorado



Colorado Credit Freeze Information

Anyone in Colorado can freeze ID thieves out of their credit report.

Colorado residents now have the option of requesting any consumer reporting agency (credit bureau) to place a security freeze on your credit report. Once a security freeze is in place, the consumer reporting agency will not be able to release your credit report, or any information contained in that report, without your prior express authorization.

A consumer reporting agency must place a security freeze on your credit report within 5 business days after receiving your written request and must send you written confirmation of the security freeze within ten business days.

If you want potential creditors to be able to access information on your credit report, you must request that the freeze be temporarily lifted and provide the following information:

- Proper identification;
- The unique personal identification number and password provided by the consumer reporting agency; and
- The proper information regarding the third party who is to receive the credit report or the time period that the report shall be available.

The consumer reporting agency must remove a security freeze within three business days of receiving a request for removal from you. **REMEMBER**, your failure to timely or correctly request a temporary or permanent removal of a security freeze on your account may result in the loss or denial of credit.

For more detailed information about placing a credit freeze, please visit AARP ElderWatch at www.aarpelderwatch.org and click on Resources.

1-800-222-4444

Denver Metro Area
303-222-4444

www.aarpelderwatch.org