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In the wake of the [data breach](#) at the credit reporting agency Equifax, which exposed the sensitive personal information of more than 140 million Americans to identity thieves, consumer groups and members of Congress are calling for free security freezes. As we explained in a previous [article](#) on this website, the best protection from many types of identity theft that can result from data breaches is to activate a security freeze on your credit file. A freeze makes it much harder for an imposter to open a credit account, get a job, or apply for housing using your personal information because the creditor, employer or landlord won't be able to check your credit file. You can lift the security freeze to allow your credit file to be accessed if you need to, and then refreeze it if you wish.

But as the Federal Trade Commission explains in a [blog](#) about the Equifax breach, if you decide to freeze your credit file you'll want to do it at all three of the major credit reporting agencies, and depending on the circumstances there may be a charge each time you set or lift it (though for a limited time, Equifax is allowing anyone who has a credit file there to freeze it at no charge). This isn't right. The credit reporting agencies make lots of money from collecting and providing access to our personal information. Yes, we benefit from this – it wouldn't be as easy to get credit, for instance, if lenders couldn't easily check whether we have a history of paying our bills on time. We ought to be able to control access to our personal information, however, without having to pay for the privilege.

That's the idea behind new [legislation](#) introduced by Senator Elizabeth Warren and co-sponsored by several other members of the U.S. Senate. In addition to providing consumers with the ability to set freezes, lift them, and refreeze their credit files without charge, the Freedom from Equifax Exploitation Act would stop credit reporting agencies from putting consumers on certain types of marketing lists while their credit files are frozen, enable consumers to request free copies of their credit reports twice a year instead of once, strengthen the fraud alerts that consumers can place as alternatives to security freezes, and require Equifax to refund consumers for freezes that they paid for before the company announced the limited free freeze. Consumer Federation of America endorses this legislation.

At the grassroots level, the nonprofit [Identity Theft Resource Center](#) has started a national [petition](#) drive to ask all of the credit reporting agencies to voluntarily allow consumers to place an initial security freeze on their files for free anytime they want to and to request one thaw and one re-freeze per year at no charge. We support this effort because it would help consumers protect themselves from the fraudulent use of their personal information. It's the right thing for the credit reporting agencies to do.