

5/24/18

*By Susan Grant, Director of Consumer Protection and Privacy, Consumer Federation of America*

If you have placed freezes on your credit files at Experian, Equifax and TransUnion, no one can fraudulently open a new account pretending to be you, right? Not exactly. Freezing your files at the “big three” credit reporting agencies goes a long way to protecting you from identity fraud, since most major retailers and lenders check them when consumers apply for credit. Some landlords, employers and insurers also check people’s credit files. Freezing your files blocks access to that information, essentially preventing the applications from being approved. When you are applying for credit, housing, insurance or a job, simply lift the freezes temporarily and reset them when access to your credit file is no longer needed.

But not everyone checks consumers’ credit files at the “big three.” Many phone companies, for instance, rely on information about new account applicants from the [National Consumer Telecommunications and Utilities Exchange](#) (NCTUE). Never heard of it? I hadn’t, either, until I read an [article](#)

by security expert Brian Krebs. Some gas, electric, water and cable companies also use the information from NCTUE in their approval process for new accounts. If you want to prevent someone from using your personal information to get phone or utility services, you need to freeze your file at the NCTUE.

As with other credit reporting agencies, you have the right under federal law to ask the NCTUE for a copy of your credit file (which it calls the NCTUE Disclosure Form) free once every twelve months. Krebs reported that this is easy to do by calling 1-866-349-5185, or you can mail your request to NCTUE Disclosure Report, P.O. Box 105161, Atlanta, GA 30348. I couldn’t see any information on the NCTUE website about what documentation you have to provide with your request to prove you’re really you, so I suggest that you request your file by phone. Krebs says that the automated system will ask for your Social Security number and your street number.

There is an online option to freeze your file at NCTUE, but when Krebs tried it he ran into problems – the same kinds of problems that he encountered when he tried to freeze his files

online at Equifax after that company's gigantic [data breach](#) . Ironically, Equifax happens to run the database for NCTUE. But freezing your file at Equifax does not freeze your file at NCTUE – the two systems are separate. So the best way to freeze your NCTUE file is by calling 1-866-349-5355. You may have to pay a small fee – the free [“lock”](#) (which is pretty much the same as a freeze) that Equifax now offers does not apply to the files at the NCTUE.

Should you bother to do any of this? Well, according to the Federal Trade Commission's latest [statistics](#) on fraud and identity theft, phone or utilities fraud was the third most common type of identity theft reported to the agency last year. Reports of new landline phone accounts fraudulently opened with consumers' stolen information jumped by a whopping 150 percent. If someone got phone service in your name and doesn't pay the bills on time, you may be in for an unpleasant surprise the next time you try to open new phone account.

Consumers should have the right to freeze and lift freezes on their credit files for [free](#) whenever they wish. But until that happens, it's probably worth paying a small amount for the extra security and peace of mind that a freeze gives you. A freeze won't keep anyone from taking over an account that you already have, but there are things that [you can do](#) to make that harder, too. Consider it self-defense.