



Having A Credit Security Freeze Is Not Enough

Do you still need to worry about your identity if you have a Credit Security Freeze?

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If you have not yet read our article on what a Credit Security Freeze is, take the time to check that out first. Also, make sure you follow the advice in that article; it may just save your financial life.

Do you still need to worry about your credit report and your identity once you have a Credit Security Freeze in place? The short answer is “yes.” Placing a Credit Security Freeze is an important first step to protect your identity, but it is not the end of the road. That is because of what the Credit Security Freeze was designed to prevent and what its limitations are. You cannot “set it and forget it.” There is no end to the road of protecting your identity and you will need to develop the mindset that protecting your identity will be a life-long activity.

Once you have placed a Credit Security Freeze on your credit report with the four major credit bureaus, you still need to be vigilant with your personally identifiable information because a Credit Security Freeze was not designed to protect your identity. It only locks your credit report so that it will not be sent to any financial institutions requesting to review it before opening a new credit account in your name. It is still possible for someone to steal your information and use that information to build a false identity that does not involve a credit report. The Credit Security Freeze only instructs the bureaus to not send your report to any financial institution. That should prevent any bank from opening a new account under your name; however, it does not mean it could not happen. It does not secure your personally identifiable information. Having a Credit Security Freeze does not mean your identity is safe and its security and protection should be taken seriously.

For instance, the bureau itself could be compromised in an attack as we saw with Equifax in 2017. In fact, any business that handles your personal information is a potential point of compromise in revealing your personally identifiable information. Any of that information could be used to



obtain a false driver's license, social security number, or passport; none of which involve your credit report. That is why a Credit Security Freeze is the first step, not the last.

In the Information Security field, there is a concept called "security in depth" or "security in layers." It means that one layer of protection is not enough. Think of protecting your home – you do not just install a door. You probably have a deadbolt lock on it, a chain on the inside, maybe a fence surrounding your property, and an internal alarm system. All those are considered layers in protecting your house.

That same concept is also true for protecting your identity. You cannot rely on only one layer of protection, but instead, you should have multiple layers protecting your identity. Having a Credit Security Freeze, while important, is still just one layer.

Stay tuned for future articles where RobbLAW expands on this concept of "security in layers" by providing some additional steps you can implement to help safeguard your identity. As always, if you have any questions or have a potential compromise you would like to discuss with an attorney, RobbLAW is here to help.