



# **Companies can no longer charge for credit freeze under law co-sponsored by Manar**

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SPRINGFIELD – A new law that State Senator Andy Manar helped advance in the Legislature will make it easier for central Illinois residents to protect themselves from identity theft during data breaches like the massive Equifax breach that exposed the personal information of 5.4 million Illinoisans last year.

House Bill 4095 was signed into law today. Manar, a Bunker Hill Democrat, co-sponsored the measure, which was an initiative of Illinois Attorney General Lisa Madigan.

Under the law, which goes into effect immediately, credit reporting agencies can no longer charge Illinois consumers a fee to place or lift a freeze on their credit reports. It also gives consumers the ability to request a freeze electronically or over the phone instead of only through certified mail.

“I heard from numerous constituents during the Equifax breach who feared their personal information had been compromised but were unsure what steps to take to protect themselves,” Manar said. “This law will help ensure credit companies can’t take advantage of consumers who are diligent about their credit.”

One way consumers can protect themselves from fraud is to freeze their credit reports. During a freeze, no new credit may be issued under their name and social security number. Until now, credit reporting agencies had been allowed to charge Illinois consumers up to \$10 each time they asked to freeze or unfreeze their reports.

From May to July of 2017, as many as 143 million Americans nationwide were affected by a massive data breach at Equifax, one of the nation’s largest credit reporting agencies. Personal consumer information compromised in the data breach included names, social security numbers, birth dates, addresses and driver’s license numbers – all of which can be used for widespread identify theft.

Anyone with questions about identity theft and those who believe they may be victims of identity theft are urged to call the Illinois attorney general’s Identity Theft Hotline at 1-866-999-5630.