



**For Immediate Release**

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## **Equifax, Experian, and TransUnion to Offer Free Credit Security Freezes for Active Duty Military**

**Washington, DC – March 29, 2017:** The Consumer Data Industry Association (CDIA) today announced that the three nationwide consumer reporting agencies, Equifax, Experian, and TransUnion, will begin offering free credit file security freezes for eligible members of the United States Armed Forces beginning in the first half of 2018. Under these new guidelines, active duty servicemembers will be able to place, lift and remove a security freeze on their credit files at no charge, regardless of whether they have been the victim of identity theft or not.

With a security freeze in place, an individual's credit file cannot be shared with anyone, such as potential creditors or insurance companies, without the consumer's permission.

"Given the nature of the military lifestyle, with frequent location moves and overseas deployments, these brave men and women, and their families, may find it particularly challenging to address an identity theft situation," said Eric J. Ellman, Interim President & CEO, CDIA. "The nationwide consumer reporting agencies support these guideline changes, and are all pleased to be able to offer servicemembers an additional, accessible option for protecting their credit and identities."

In the interim, servicemembers will continue to have the option of placing a complimentary one-year Active Duty Military Alert on their credit files. When a business sees an active duty alert on a file, it must apply reasonable policies and procedures to confirm the identity of the person making the request before issuing credit. After the implementation of the free security freeze program, the Active Duty Military Alert will remain available to servicemembers who prefer this approach.

CDIA is an international trade association of more than 120 corporate members. Its mission is to enable consumers, media, legislators and regulators to understand the benefits of the responsible use of consumer data which creates opportunities for consumers and the economy. CDIA members provide businesses with the data and analytical tools necessary to manage risk. They help ensure fair and safe transactions for consumers, facilitate competition and expand consumers' access to a market which is innovative and focused on their needs. Their products are used in more than nine billion transactions each year.

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