



NCM Client Alert

A publication of Northern Capital Management, Inc.

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As of November 1, 2007, Experian joined Transunion and Equifax in allowing consumers the option to request a "Credit Freeze".

A credit file freeze prevents new creditors from accessing the credit file without the consumer's consent. When a freeze is in place, an identity thief cannot open a new account because the potential creditor will not be able to check the credit file.

The following link is for the Washington State Office of the Attorney General that describes the Security Freeze and Fraud Alert:

<http://www.atg.wa.gov/ConsumerIssues/ID-Privacy/SecurityFreeze.aspx>

This page also contains information about how to contact the three major credit reporting agencies.

Identity theft continues to be a major problem and we consider this to be an excellent way to limit your exposure to this risk.

Sincerely,

Northern Capital Management, Inc.