

# Credit Frozen?



## How To Unfreeze A Credit File

With the state of cyber-security these days, it is tempting to place a security freeze on your credit. Having a freeze placed by one or more bureaus does ensure that nothing can touch the credit that you've worked so hard to build, however, it does make it very difficult to access when you most need it. Buying a house, car, appliances etc. will require that your credit be pulled if you're not paying cash. If your credit is frozen, it will be inaccessible, so it is important to plan ahead to ensure that your credit is available when needed.

To unfreeze your credit, you must contact each bureau directly either online, by mail, or by telephone. You can unfreeze your credit either temporarily or permanently, however you may need additional authorization if doing it temporarily.



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Credit Reporting Services

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# How To Temporarily Lift A Credit Freeze By Bureau

## **Trans Union:**

You may request a lift of your freeze from Trans Union online, by mail, or by phone.

Online: <https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp>

By Phone: 888-909-8872. They will need your social security number, date of birth, Security Freeze PIN that they provided upon initial freeze, lift type, and start and end dates. It will take about 15 minutes to process the request.

By Mail: You will need to complete the Lift section of the Security Freeze Form that was sent to you with the Security Freeze Information letter, after you requested the Security Freeze, and mail it to the address at the bottom of the form. It can take up to three business days from the date of receipt to process your request.

**Please Note:** If you are in the state of Colorado and are requesting a lift you must ask for a "Global Lift." This does not require third parties to have a PIN to access your credit file

## **Experian:**

You may request a lift of your freeze from Experian either by phone or online.

Online: [www.experian.com/freeze/center.html](http://www.experian.com/freeze/center.html)

Phone: 888-397-3742

For these you will need to provide your identification information and PIN that you were given at the time of placing the freeze and the date range for the lift. Experian will then provide you with a PIN to give to third parties that need to retrieve your Experian report.

## **Equifax:**

You may request a lift of your freeze from Equifax either by phone or online.

Online: [https://www.freeze.equifax.com/Freeze/jsp/SFF\\_PersonalIDInfo.jsp](https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp)

Phone: 800-685-1111

For these you will need to provide your 10 digit security freeze confirmation PIN provided in your confirmation letter, the date range of your specific lift and the name of the specific credit grantor/report user you would like to receive your Equifax credit report.