

# How to Lift a Security Freeze

A security freeze is designed to prevent access to a consumers' credit report without their permission. Adding a security freeze to a credit report may delay, interfere with or prohibit the timely approval of many subsequent applications made regarding new credit, loans or services. Below is an outline of how to lift a security freeze.

## General Overview

- » A security freeze must be initiated by the consumer with each Nationwide Consumer Reporting Agency (NCRA) independently: **Equifax®**, **Experian®** and **TransUnion®**.
- » Upon requesting a security freeze, the NCRA provides the consumer with a Personal Identification Number (PIN) and a confirmation communication regarding how to temporarily lift the security freeze from each NCRA.
- » In order to temporarily lift a security freeze, the consumer will need to do so directly with each NCRA that they initiated the security freeze. The consumer will be asked to provide their personal information, their PIN that was established at the time of the security freeze, and any applicable fee.
  - ◇ The consumer can then choose to select a permanent removal, temporary date-range lift or a specific grantor lift of the security freeze.
  - ◇ If the consumer selects a date-range temporary lift of the security freeze, they can indicate the date to both lift and re-establish the security freeze.
    - \* The date-range lift can mimic the time frame of the application process to allow the consumer to move through the entire origination process, which extends beyond their initial application and credit pull.
    - \* ***Due to the length of time in the mortgage lending process it is recommended that consumers lift their freeze for a date range that allows sufficient time to close the loan.***
- » Once the NCRA receives the request to lift a security freeze by mail, they have up to 3 business days to complete that request. However, many states require that requests made using an automated method be completed within 15 minutes.

## NCRA Contact Information

Equifax	Experian	TransUnion
<a href="https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp">https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp</a>	<a href="https://www.experian.com/freeze/center.html">https://www.experian.com/freeze/center.html</a>	<a href="https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp">https://freeze.transunion.com/sf/securityFreeze/landingPage.jsp</a>
<b>800.685.1111</b> (NY residents, please call 800.349.9960)	<b>888.397.3742</b>	<b>888.909.8872</b>
Equifax Security Freeze PO Box 105788 Atlanta, GA 30348	Experian Security Freeze PO Box 9554 Allen, TX 75013	TransUnion LLC PO Box 2000 Chester, PA 19016

## Additional Information

In addition to the NCRA websites listed above, further information regarding security freezes can be found on the Federal Trade Commission's website at <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>

Once the NCRA(s) lift a security freeze, customers must contact Factual Data Technical Support to release the file in our system.



For more information, please contact us at **800.275.3389** or email [info@factualdata.com](mailto:info@factualdata.com)

[factualdata.com](https://factualdata.com)