

How To Place, Thaw Or Lift a Security Freeze

ANATOMY OF A FREEZE

- When a security freeze is in place, a business that receives an application for products or services cannot get access to your credit report without your permission.
- The freeze will not affect your ability to pull your own credit report or receive credit monitoring services and businesses you currently have a relationship with can still access your report.
- To place a freeze you must contact each of the three major credit reporting agencies. When you place the freeze, you will receive a Personal Identification Number (PIN). When you want to apply for new products or services, the PIN will be required to temporarily lift ("thaw") the freeze either for a specified creditor or a specified time. The PIN is also needed to permanently remove the freeze. Make sure to keep it in a safe place.
- It is **FREE** to place, thaw and lift the freeze for South Carolina Residents.

	EQUIFAX		EXPERIAN	TRANSUNION
PLACE A FREEZE	Online:	https://www.freeze.equifax.com	https://www.experian.com/freeze	https://freeze.transunion.com
	Phone:	1-800-685-1111 (Automated line- Press 3 or say "Freeze")	1-888-397-3742 (Automated line - Press 2; Press 2 for "Fraud Prevention"; Press 2 for "Security Freeze")	1-800-680-7289 (Automated line - Press 3 for "Security Freeze")
	Mail*:	Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348	Experian Security Freeze P.O. Box 9554 Allen, TX 75013	TransUnion LLC P.O. Box 6790 Fullerton, CA 92834

* When using the mail-in option, we recommend sending the letter certified mail, return-receipt requested.

The following items need to be submitted with a mailed request:

- Your complete name, including any suffix (e.g. JR., Sr., etc) • Complete address • Social Security Number • Date of Birth • **Copy** of an item to validate ID such as: Valid Driver's License, Pay stub, W2 form, or 1099 form.

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TEMPORARILY LIFT (“THAW”) A FREEZE <i>Credit reporting agencies must “thaw” the freeze within <u>15 minutes</u> of receiving your request.</i>	<p>Can thaw using same methods as above. Be sure to have your PIN available.</p> <p>Want to thaw a freeze by mail? Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> ▪ Your PIN <u>and</u> ▪ The specific creditor you are thawing the report for <u>or</u> ▪ The time period you would like it thawed for (ie: date range). 	<p>Can thaw using same methods as above. Be sure to have your PIN available.</p> <p>Want to thaw a freeze by mail? Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> ▪ Your PIN <u>and</u> ▪ The specific creditor you are thawing the report for <u>or</u> ▪ The time period you would like it thawed for (ie: date range). 	<p>Can thaw using same methods as above. Be sure to have your PIN available.</p> <p>Want to thaw a freeze by mail? Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> ▪ Your PIN <u>and</u> ▪ The specific creditor you are thawing the report for <u>or</u> ▪ The time period you would like it thawed for (ie: date range).
PERMANENTLY LIFT A FREEZE <i>Credit reporting agencies must lift the freeze within <u>3 days</u> of receiving your request.</i>	<p>Can permanently lift a freeze using the same methods as placing it. Be sure to have your PIN available.</p> <p>Want to lift a freeze by mail? Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> ▪ Your PIN <u>and</u> ▪ Two types of identification. 	<p>Can permanently lift a freeze using the same methods as placing it. Be sure to have your PIN available.</p> <p>Want to lift a freeze by mail? Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> ▪ Your PIN <u>and</u> ▪ Two types of identification. 	<p>Can permanently lift a freeze using the same methods as placing it. Be sure to have your PIN available.</p> <p>Want to lift a freeze by mail? Provide the same information requested when you placed the freeze, plus:</p> <ul style="list-style-type: none"> ▪ Your PIN <u>and</u> ▪ Two types of identification.
REQUEST A NEW PIN	<p>Mail* Request to: Equifax Security Freeze P.O. Box 105788 Atlanta, Georgia 30348</p>	<p>Mail* Request to: Experian Security Freeze P.O. Box 9554 Allen, TX, 75013</p>	<p>Mail* Request to: TransUnion LLC P.O. Box 6790 Fullerton, CA 92834</p>

