



AMERICAN REPORTING COMPANY

Security Freeze Bulletin

A Security Freeze on your credit report prevents a credit reporting company from releasing your credit report without your direct permission. It is important to note that a security freeze typically cannot be lifted instantaneously and as such may delay your loan approval process. The timeframe to process a freeze lift can range anywhere from 24-72 hours.

How to Place and Lift a Security Freeze

A security freeze must be requested for each of the three bureaus individually. Once the freeze is in place, be aware that you will want to request temporary freeze lifts from each bureau to avoid delaying your loan process. A temporary lift allows creditors to access your credit report during a given timeframe (ranging from 24 hours to 1 year.) When requesting a lift, you will need to have the PIN given to you when you originally placed your freeze.

- **Equifax**

Placing the freeze:

Call: 888-298-0045

Visit: https://www.freeze.equifax.com/Freeze/jsp/SFF_PersonalIDInfo.jsp

Lifting the freeze:

Call: 800-685-5000, (Option 5, then Option 3)

[Click here for Equifax specific information.](#)

- **Experian**

Placing the freeze:

Call: 888-397-3742 (Option 2, then Option 2, then Option 1)

Visit: http://www.experian.com/consumer/security_freeze.html

Lifting the freeze:

Call: 888-397-3742 (Option 2, then Option 2, then Option 2)

[Click here for Experian specific information.](#)

- **TransUnion**

Placing the freeze:

Call: 888-909-8872 (Option 3)

Visit: <https://www.transunion.com/credit-freeze/place-credit-freeze2>

Lifting the freeze:

Call: 888-909-8872 (Option 1)

Visit: [Click here for TransUnion specific information.](#)

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Frequently Asked Questions

Q. How long does the “lift” last once I request it?

A. To ensure you always have up-to-date and relevant information, always refer to each bureau individually in the links or phone numbers above. A lift is temporary and can range anywhere from 24 hours to 1 year. If you want to permanently remove your security freeze, any of the contact numbers above will guide you through the process for each bureau.

Q. Does placing or lifting a security freeze cost money?

A. The links for each bureau above will direct you to state specific guidelines and cost. Note: Equifax is offering no charge credit freezes through 11/21/2017. To retrieve your Equifax Security PIN, please call 888-298-0045.

Q. Is there an alternative to freezing my credit report?

A. Yes, there is also an option to lock your credit report. Each bureau has different options as seen below. Additionally, you can reach out to each of your individual creditors (mortgage company, bank, credit union.) to ask if they have any tools you can utilize to protect your information.

Experian: <http://www.experian.com/consumer-products/creditlock.html> (Costs may vary)

TransUnion: <https://www.transunion.com/product/credit-lock> (Costs may vary)

Equifax: <https://www.equifax.com/personal/products/identity-theft-protection> (Costs may vary)

Q. Is a security freeze sufficient to protect my information? Is there anything additional I can do to ensure I am being proactive and safe?

A. Each bureau offers different tools and resources for protecting your information. In addition to freezing your credit report, you can sign up for credit monitoring/identity theft protection, and once a year access a free copy of your report from www.annualcreditreport.com to find discrepancies and look for fraudulent activity.

If fraudulent or inaccurate information is present, consumers can follow these steps from the Federal Trade Commission (FTC): <https://www.identitytheft.gov> or call 1-877-IDTHEFT.

Experian Resources: [Identity Theft Protection](#) | [Credit Monitoring](#)

TransUnion Resources: [Credit Monitoring and Identity Theft Protection](#)

Equifax Resources: [Credit Monitoring Products](#)

Q. If a consumer freezes their credit, can it still be seen?

A. Existing creditors or to debt collectors acting on their behalf may still access it. Some government agencies may also have access in response to a court or administrative order, a subpoena, or a search warrant.

Q. Will a credit freeze improve my credit scores?

A. No. Placing a credit freeze does not impact your credit score.