

HOW TO TEMPORARILY SUSPEND YOUR CREDIT FREEZE

- You can temporarily suspend the credit freeze if you are planning on applying for credit but would like the freeze to be put back on after a short period of time. It is recommended if you are unfreezing for a mortgage or refinance to suspend for at least 60 days. If you are applying for a car loan or credit card you should be able to suspend the freeze for 7-10 days.
- Unless the car dealer or mortgage representative has told you specifically which credit agency they use, you will need to unfreeze or temporarily suspend all 3 agencies.
- **THIS IS NOT RECOMMENDED:** You can unfreeze by going on line to each credit agency; you can also remove by telephone or in writing.

It is very important that you have kept your PIN # or User ID and password. If you have not you will need to call and have the pin # reissued or you can send a letter in writing requesting your credit to be unfrozen or temporarily suspended. You will need to include a copy of your drivers' license and a current utility bill that shows your name and address. You MAY be able to lift the credit freeze by calling the agencies without your PIN # but it is not guaranteed.

Our office cannot retain this information for you. You are responsible for keeping your pin numbers / user ID and Passwords somewhere safe.

This is very easy process if you have kept the PIN # or User ID and password.

If you have your pin # or your user ID you can log into each of the agencies below and you will click on credit freeze, and then temporarily suspend a credit freeze (or remove, which is not recommended).

If you have your pin # and User ID and prefer to call, you may do so to each of the #'s below.

If you do not have your pin # or User ID and password then you must send a letter in writing to each of the agencies below (again you can try to call without the PIN#, we just can't guarantee that it will work).

THE 3 CREDIT REPORTING AGENCIES:

TransUnion (www.transunion.com)

1-800-916-8800

PO Box 2000

Chester PA 19016

Equifax Security Freeze (www.equifax.com)

1-800-349-9960

PO BOX 105788

ATLANTA GA 30348

Experian (www.experian.com)

1-888-397-3742

PO BOX 9554

ALLEN TX 75013

If you remove the credit freeze, we do recommend placing that freeze back on once you have finalized your transactions. **The best option** is to temporarily lift / suspend the credit freeze so that you don't have to worry about placing again.