

# How to Unfreeze Your Credit

## Why unfreeze your credit report with the three major credit bureaus?

According to the [Consumer Financial Protection Bureau](#), a credit freeze prevents prospective creditors from accessing your credit file. But, as the CFPB points out, creditors typically won't offer you credit if they can't access your credit reporting file.

So a security freeze, also called a credit freeze, prevents you or others from opening accounts in your name.

If you have initiated a credit freeze, you might now want to undo it and reopen your credit scores. You may be looking to apply for a new car loan or credit card and now need a potential credit card marketer or servicer to review your scores and history.

There are many reasons to have placed a freeze on your accounts.

This article strives to help you make confident and positive financial decisions. So whether bad credit, ID theft or data breaches or just difficult decisions led to you freezing your credit, sufficient time may have passed.

And you may be convinced it is now time to thaw.



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According to [Credit Karma](#), unfreezing your credit reports is fairly simple. To do this, you will have to **contact each**

**credit bureau** online or by phone to properly lift your credit freeze.

Remember, the [Fair Credit Reporting Act](#) requires that placing and lifting freezes costs no money. This is **a service the credit bureaus provide** to help you manage your credit and your finances effectively.



## What are my choices for unfreezing credit?

There are two choices:

- Temporarily lift the freeze
- Permanently lift the freeze

There are two options to temporarily lift a credit freeze:

1. First option is to lift a freeze for a specific and limited number of days. Reasons to do this include applying for a home mortgage or car loan or [applying for a credit card](#).
2. Second option is to give access to your credit report only to a specific creditor. This option is done when you are applying for a specific loan and you know which credit bureau that the credit card servicer uses. At that point you unfreeze only that one.

Permanently lifting a credit freeze is also an option. But when you opt for permanent removal you give up some important protections that frozen credit provides.

According to Credit Karma, your once-frozen and secure credit reports are now more vulnerable when you permanently lift a

freeze. Credit Karma suggests that when the option of a temporary lift is available, a permanent removal is not recommended if you have any reason to be concerned about the security of your information.



## Each of the Major Credit Bureaus is Slightly Different

Here's a guide to unfreeze your credit with Equifax, Experian and TransUnion. The three major credit bureaus are all different. So, you have to **unfreeze your credit with each bureau individually**.

**Note:** If your credit card servicer lets you know which credit bureau they are going to use, then you can choose to thaw just that one.

The first big difference is with [Experian](#). According to the bureau you need to create a personal identification number, or PIN, to unfreeze your [Experian credit report](#).

TransUnion and Equifax, however, now require you to set up online accounts to freeze or unfreeze your credit reports with them.

**Also Note:** If your account was previously frozen and you were issued an Experian PIN, the bureau will direct you to establish a password-protected account. This account will let you manage your freeze within their portal.



## How to Unfreeze Credit at Equifax

- To lift a [security freeze on your Equifax credit report](#)

online you need to start a “myEquifax” account.

- Because of this, a PIN is not needed for online freezing or unfreezing.
- Equifax allows you to unfreeze your credit temporarily for a specific creditor or for a specified period. Equifax allows you to do this for a time period ranging from 1 to 365 days.
- You can also choose to permanently unfreeze credit.

To lift or reinstate a credit freeze with Equifax by either phone or mail, you will need a PIN.

## Contact info

Equifax; Equifax Security Freeze

P.O. Box 105788

Atlanta, GA 30348

**Phone:** 800-685-1111 (New York residents, 800-349-9960).



## How to Unfreeze Credit at Experian

Whether online or by phone, Experian requires a PIN to unfreeze your credit.

- You can request that a freeze be lifted for a specific time but unlike Equifax there is no maximum date range with Experian.
- However, the online form states you can't change the date range for the [Experian freeze lift](#) once you've selected the range and submitted the request.
- Experian also offers a single-use PIN. This PIN helps ensure your information is seen only by a single creditor that you authorize. Experian gives you the PIN,

and then you can give it to the entity checking your credit.

## Contact info

Experian; Experian Security Freeze

P.O. Box 9554

Allen, TX 75013

**Phone:** 888-397-3742.



## How to Unfreeze Credit at TransUnion

- For [TransUnion online freeze lifts](#) you will have to sign up for a TransUnion account, obtaining a username and password.
- However, once you sign up for that account you will not need a PIN.
- You then can lift the freeze for a range of up to 30 days, beginning on a start date you choose.
- You can also lift the freeze for certain creditors for whom you can create an access code to be used during a limited time.

This differs from Experian's single-use code because it can give multiple creditors access to your file during the time window.

## Contact info

TransUnion; TransUnion LLC

P.O. Box 2000

Chester, PA 19016

**Phone:** 888-909-8872.



## What to Do After the Thaw

A lost cell phone, the handiwork of identity thieves, or just a balance transfer gone awry can all create a situation where you put a freeze on your credit. But when coming out of that deep freeze, you'll want to keep a close eye on your activities.

That's why you should carefully monitor your credit. Check your credit report for free, every week. And pay close attention to any and all changes. Having [a good credit score is important](#) and according to Credit Karma monitoring changes to your score is one of the keys to rebuilding or re-establishing a good credit history.



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## People Also Read

- [How to Close Out a Credit Card](#)
- [How to Avoid Credit Card Debt](#)
- [How to Stop Impulse Spending with Your Credit Card](#)

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