

Several states have passed legislation allowing residents to place a freeze on their credit histories. States with these laws include:

Arkansas, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Hawaii, Indiana, Illinois, Kansas, Kentucky, Louisiana, Maine, Maryland, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New Mexico, North Carolina, North Dakota, New York, Oklahoma, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, Washington, West Virginia, Wisconsin, Wyoming

Frozen files can only be accessed by temporary freeze lifts or through exempt transactions. If you attempt to pull a locked file without the consumer's express consent, the repositories will return messages indicating that the credit files have been placed under a security freeze.

Before you can pull a frozen file, you will need to receive authorization from the borrower. The consumer will need to contact each repository, typically by mail or telephone, to obtain a file access PIN and/or request that the file be unlocked (either temporarily or permanently). When a consumer asks for a temporary unfreezing, he/she may authorize a one-time usage or restrict the file to one or more authorized agents.

When a file is temporarily unlocked, you may need to provide further authorization from the consumer in order to pull a credit file. Equifax requires a four-character PIN. TransUnion issues an eight-character access code beginning with the letters "TU". Experian uses a PIN up to 15 characters long. (Experian has a separate authorization mechanism that does not use a PIN, but requires you to certify that you have a financial relationship with the consumer. To use this option, enter "T" as the Experian PIN. Experian will match these claims with the creditors listed in the consumer's credit report.)

Court orders, tax collections, child support, and Medi-Cal fraud investigations are nominally exempt from display freezing. Prescreening and existing financial relationships may also be exempt, depending on the circumstances.

Ordering Files with a PIN

To enter a PIN when ordering a file, click the "Enter Access Codes..." link near the "Order" button. The PIN entry form will appear in a new window. Enter the PIN(s) that the consumer has provided for you, and press the "OK" button. The PIN entry window will close, and you should continue to order the file normally.

CREDIT FREEZE - UNLOCK FILE			
OK Clear Cancel			
These features should only be used when attempting to order a frozen credit file.			
	Borrower	Spouse	
EF	<input type="text"/>	<input type="text"/>	Consumer PIN
TU	<input type="text"/>	<input type="text"/>	Consumer Access Code
XP	<input type="text"/>	<input type="text"/>	Consumer Thaw PIN