

How to Unfreeze Your Credit and Retrieve a Lost Pin Number

Excerpts from NerdWallet website. Please visit

<https://www.nerdwallet.com/blog/finance/how-to-unfreeze-your-credit/> for the full report. The following is not advice, meant to be definitive or directive. It is simply meant to be helpful. We suggest doing your own research.

***A freeze at the three credit bureaus limits access to your files to keep scammers from opening accounts in your name. You can lift a freeze temporarily when you need to. A great deal of the information below came from NerdWallet. The information below has been edited to fit the needs of Residents transitioning to Verizon FiOS accounts. Any errors to the modified information are not intentional. This information is not provided by Verizon. We recommend doing your own research. This is simply meant to be a helpful guide.**

*A freeze drastically limits access to your credit files to protect you from someone else fraudulently opening new accounts in your name. If you have placed a credit freeze with the three major credit bureaus you will have to unblock, unfreeze or temporarily open your credit bureau accounts to get your account set up with Verizon FiOS or you may pay a \$250.00 deposit, instead of unfreezing your credit.

*This is not about your credit, but about protecting you so that Verizon can be sure that the person they are talking to is who they are claiming to be. This is one way you are protected against someone else opening an account in your name.

Here's how to temporarily unfreeze your credit. How to Retrieve a Lost Pin by Credit Bureau follows the section on how to Unfreeze Credit – see below.

What are my choices for unfreezing credit?

You can temporarily lift a credit freeze in two ways:

- Lift a freeze for a certain number of days. *This is what you want to do to set up your Verizon FiOS account.
- While credit bureaus warn that the process of lifting a freeze can slow down an application, a freeze often can be lifted in less than 15 minutes if you do it online.

If you unfreeze your credit via mail, expect it to take considerably longer. A freeze often can be lifted in less than 15 minutes if you do it online.

You may have to pay a fee. Where you live, your age and whether you were a victim of identity theft can affect whether and how much you have to pay.

*All three Credit Bureau's must be opened at the same time. *Most Senior Citizens should not have to pay a fee.

Permanently lifting a credit freeze is also an option, but NerdWallet doesn't recommend giving up the protections a freeze gives you. Temporarily lifting a freeze occasionally is much less trouble than unwinding the effects of identity theft.

How to unfreeze credit with Equifax

You can unfreeze your credit on Equifax's website, by phone or by mail.

*In the case of the Verizon FiOS transition, we recommend by phone or by website as timing is critical, but do what is right for you! *We also recommend unfreezing the account the day before you call the Call Center to set up your Verizon FiOS account, so it is open when you make the call.

Contact info: [Equifax](#); Equifax Security Freeze, 800-685-1111 (New York residents, 800-349-9960)

If you lose your PIN: Request a new PIN via mail, sending proof of identity.

How to unfreeze credit with Experian

You can go online, call or mail a request to lift your Experian freeze. You can request that a freeze be lifted for a specific time; there's no maximum. The online form warns, however, that you can't change the date range for the freeze lift once you've submitted it.

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Experian also offers a single-use PIN that can help ensure your information is seen only by a creditor you authorize, so it isn't exposed needlessly. Experian gives you the PIN, and you give it to the entity checking your credit.

Contact info: Experian; Experian Security Freeze, 888-397-3742

Fees: You may have to pay a fee to unfreeze credit with Experian.

If you lose your PIN: The simplest, quickest way to get your PIN is to retrieve it via the Experian "freeze center" webpage linked *on the NerdWallet website. You can also request it by mail after sending a copy of your proof of identity. Or call 888-397-3742, and an automated system will let you request that Experian mail a PIN reminder to you.

How to unfreeze credit with TransUnion

You can go online, call or write. For online freeze lifts, TransUnion requires you to sign in with your username and password; you would have set those up when you placed the freeze or if you've disputed anything on your credit report. Once signed in, you also need the PIN issued when you froze your credit.

You can lift the freeze for one to 30 days, beginning on a start date you pick. You can lift the freeze for a time or 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.

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Contact info: TransUnion, 888-909-8872

Fees: You may have to pay a fee to temporarily unfreeze your credit. The cost is calculated from information contained in your TransUnion membership; you'll need to look it up if you're requesting to unfreeze your credit by mail so you can send payment.

If you lose your sign-in information or PIN: You can go online to get that information with your Social Security number, birthdate and answer to a challenge question. Once signed in to your TransUnion account, you can request a new PIN.

How do I replace a lost security freeze PIN?

Although it may take more time to lift a security freeze on your credit report when a PIN is lost, it is still possible to complete the removal process. Be sure to understand what each credit bureau requires to retrieve a lost PIN, and contact the company directly for further instructions.

Credit Bureau Breakdown for Lost PIN

Each credit bureau has a different process for retrieving a lost PIN, or unfreezing your credit report without the original PIN you established at the time your credit report was frozen.

Equifax :

If you don't have the 10-digit PIN sent to you when you originally placed a security freeze on your Equifax credit report, you can request a new one in writing.

Please provide proof of identification, such as a copy of your driver's license, passport, birth certificate or other documents. You may need to pay a fee to get a replacement PIN, depending on the state where you live. Your documents and request should be sent to: Equifax Security Freeze P.O. Box 105788, Atlanta, Georgia 30348

Once they receive your request, your PIN will be mailed to you within 10 business days.

TransUnion :

To retrieve a lost PIN for a TransUnion credit file security freeze, you will need to do one of two things. First, call 1-888-909-8872 to request your credit report freeze be lifted. If you mention you do not have access to your PIN, you will be prompted to answer several identifying questions related to your credit history. Alternatively, you may request a replacement PIN via regular mail, which should include a letter

identifying your need and a copy of your driver's license or other photo ID. Currently, TransUnion does not assess a fee for a PIN replacement. The written request should be sent to: TransUnion LLC P.O. Box 2000 Chester, Pennsylvania 19016

Experian :

To request a replacement PIN for unfreezing your credit report with Experian, you may visit the Security Freeze Center on the company's website. Here, a PIN reminder can be requested after other identifying information is submitted. Alternatively, a lost PIN can be retrieved by calling Experian at 1-888-397-3742. In either scenario, a new PIN will be issued via regular mail.

**The information contained above is not advice or instruction. Any decision made or action taken is your own. We suggest and recommend doing your own research.*