

# How to Unfreeze Your Credit

Contact each credit bureau online to unfreeze your credit reports quickly. Freezing and unfreezing credit is free.

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If you placed a [credit freeze](#), you may want to reopen your credit files at some point to apply for a new car loan or credit card.

And if you live in a state that allows insurers to use information in your credit reports to set premiums, you might need to unfreeze to compare rates or to keep your current rate from going up due to your insurer being unable to check your credit records. It's worth asking.

You have to unfreeze your credit with each credit bureau individually, unless you know which credit bureau a creditor is using and choose to lift your credit freeze at just that one. You will need your personal identification number to unfreeze your Experian credit report. The other two bureaus, TransUnion and Equifax, now require that you set up accounts to freeze or unfreeze online. (If your account was already frozen and you were issued a PIN, you'll be directed to establish a password-protected account with the credit bureau to manage your freeze.)

## What are my choices for unfreezing credit?

You can temporarily unfreeze credit in two ways:

- Lift a freeze for a certain number of days. You might do this if you're shopping for a mortgage or car loan or applying for a credit card.
- Allow access to a specific creditor.

If you are applying for a loan, you may be able to ask the lender which credit bureau will be used and unfreeze only that one.

Permanently unfreezing your credit 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](#).

Continue further to learn how to unfreeze your credit with Equifax, Experian and TransUnion:

## How to unfreeze credit with Experian

Experian is the only credit bureau that requires a PIN to unfreeze your credit.

An [Experian credit freeze](#) lift can be for a specific time; there's no maximum. The online form warns, however, that you can't change the date range for unfreezing your credit once you've submitted it.

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, P.O. Box 9554, Allen, TX 75013; 888-397-3742.

## How to unfreeze credit with Equifax

You can unfreeze your Equifax credit report online by creating a "[myEquifax](#)" account. A PIN is no longer needed for online freezing or lifting an [Equifax credit freeze](#).

Equifax allows you to unfreeze your credit temporarily for a specific creditor or for a specified period, from one day to one year. You can also permanently unfreeze your credit, which NerdWallet does not recommend.

If you choose to unfreeze or reinstate a freeze by phone or mail at Equifax, you will need a PIN.

**Contact info:** [Equifax](#); Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348; 800-349-9960.

## How to unfreeze credit with TransUnion

For unfreezing your TransUnion credit report online, you may need to sign up for a new TransUnion account with a username and password. You no longer need a PIN.

You can lift a [TransUnion credit freeze](#) for one to 30 days, beginning on a start date you pick. You can lift the freeze for a specific time period 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.

**Contact info:** [TransUnion](#); TransUnion LLC, P.O. Box 2000, Chester, PA 19016, 888-909-8872.