

\*\*\*394779623-007\*\*\*  
TransUnion LLC  
PO Box 805  
Woodlyn, PA 19094-0805

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RE: File:

We appreciate the time taken to contact us at TransUnion. Our goal is to maintain complete and accurate credit information.

Re: Protected Consumer Freeze Added

We've acted on your request to place a Protected Consumer Freeze for the person above. This freeze will remain on the Protected Consumer's credit file until you ask for it to be removed.

If you decide to remove the freeze you will need to send us the required documents listed in the Protected Consumer section of [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze). There you can also find instructions for sending us the required documents.

Re: Credit Freeze Exemptions

We understand the above-referenced consumer may have some questions about freeze exemptions and we wanted to share some more information. When there is a credit freeze on a TransUnion credit report, there are situations and organizations that are exempt from it.

A credit report may be released for any of the following reasons or to the following parties even if there is a freeze in place:

- Companies that have a current financial relationship with the above-referenced consumer. This could include reviewing his or her account for maintenance, monitoring, increasing credit lines, account upgrades and enhancements, or collecting the financial obligation owed.
- Any Federal, State, or local agency, law enforcement agency, trial court, or private collection agency acting pursuant to a court order, warrant, or subpoena.
- A child support agency acting pursuant to part D of title IV of the Social Security Act.
- A Federal agency or a State or its agents or assigns acting to investigate fraud or acting to investigate or collect delinquent taxes or unpaid court orders or to fulfill any of its other statutory responsibilities, provided such responsibilities are consistent with a permissible purpose under section 604.
- By a person using credit information for the purposes described under section 604(c).
- Any person or entity administering a credit file monitoring subscription or similar service to which the consumer has subscribed.
- Any person or entity for the purpose of providing a consumer with a copy of the consumer's consumer report or credit score, upon the request of the consumer.
- Any person using the information in connection with the underwriting of insurance.
- Any person using the information for employment, tenant, or background screening purposes.
- Any person using the information for assessing, verifying, or authenticating a consumer's identity for purposes other than the granting of credit, or for investigating or preventing actual or potential fraud.

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(Note: The current exempted uses listed for a credit freeze may change without notice if there are updated or new laws.)

Re: Credit Freeze PIN

To change the Transunion Credit Freeze Personal Identification Number (PIN) for the above-referenced consumer simply go online to [www.transunion.com/creditfreeze](http://www.transunion.com/creditfreeze). We have made it fast and easy with step by step instructions so the consumer or someone on his or her behalf can immediately change the PIN. Alternatively, a new PIN may be requested through the automated system at (888) 909-8872.

Please note, a PIN is only needed to make changes to a freeze via phone. A PIN is not needed to make any changes online.

Still have questions? Go to [www.transunion.com/credit-freeze](http://www.transunion.com/credit-freeze) where we share a list of Frequently Asked Questions which will hopefully address any outstanding concerns.