

HOW TO HANDLE A FROZEN CREDIT FILE



For Pinnacle Financial Partners internal use only; do not provide to the consumer.

When a bureau's information is not showing on a consumer's credit file:

- The consumer should contact the appropriate bureau and ask to lift the freeze.
 - Equifax 800-203-7843
 - Experian 800-509-8495
 - TransUnion 800-916-8800
- The consumer then notifies the loan officer once the freeze is lifted.
- Next, the loan officer should contact Confluent Strategies. Confluent Strategies can add a bureau (or bureaus) and provide a new order number, which avoids ordering a new report. If a new report is ordered, Pinnacle will be charged.
 - 888-246-3917
 - supplements@confluentstrategies.com

Notes:

- If a freeze has been placed with all three credit bureaus, the consumer must confirm the freeze is lifted from all bureaus before the loan officer contacts Confluent Strategies.
- Additional requirements are in place for certain states, which may require additional information to lift the freeze (e.g., a driver's license, passport, etc.).
- If a 24-, 48-, or 72-hour lift is used on the freeze, the loan officer must to pull the report within that timeframe, or the freeze could impact their ability to receive the file.

