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**To:** [Petitions](#)  
**Subject:** Petition for New Rule: Credit Bureaus to Notify Each Other and All 3 Bureaus to Freeze/Unfreeze Credit Reports Upon Consumer Notification to Any Single Bureau  
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To Whom It May Concern:

This is a petition under section 553(e) of the Administrative Procedure Act for a new rule to help protect customers from identity theft and related fraud.

**Proposal:** The CFPB should issue a new rule to require all three credit bureaus (and any future ones) to notify and place a credit freeze with all bureaus when a consumer / individual places a credit freeze on any one of them (i.e., Bureau A must notify Bureaus B and C to place a credit freeze when a consumer / individual places a credit freeze with Bureau A; Bureaus B and C must place a credit freeze for the consumer / individual accordingly). This new rule should also apply when a consumer / individual lifts the credit freeze (aka unfreezes) – i.e., other bureaus are notified and similar action automatically taken.

**Reason(s):** This would mirror the current fraud alert notification that is placed on all 3 bureaus when a customer places the fraud alert on any single bureau (e.g., TransUnion notifies Experian and Equifax when a fraud alert is placed on TransUnion). This would save customers valuable time from having to place the same credit freeze request on all 3 bureaus, and reduce the potential fraud exposure for consumers / individuals during the time a consumer is trying to place a credit freeze with the other 2 bureaus. Because consumers / individuals won't know which bureau / service any company / institution is using for their credit checks, consumers who don't place a credit freeze with all 3 bureaus will continue to be exposed to potential credit fraud. Along the same vein, when a freeze is lifted in order to access potential credit, automated action could / should also be taken by other bureaus once the consumer / individual lifts the freeze with any one of the bureaus.

**Expected Effect(s):** This would save consumers / individuals time from having to repeat the same action three times, as well as provide added protection and convenience. The credit bureaus and CFPB / relevant agency would need to implement and enforce the new rule. The credit bureaus and enforcing agency could potentially extend the existing fraud alert notification mechanism to include a new trigger (i.e., credit freeze/unfreeze action) for notification to other bureaus, and for other bureaus to accept the trigger and place/lift the credit freeze on their systems.

Thank you for your consideration.

Sincerely,  
Holly Thai