



UNITED STATES OFFICE OF PERSONNEL MANAGEMENT
NATIONAL BACKGROUND INVESTIGATIONS BUREAU



Federal Investigations Notice

Notice No. 19-01

Date: October 5, 2018

Subject: Frozen Credit Instruction for Personnel Background Investigations

As of September 24, 2018, agencies requesting background investigations from the National Background Investigations Bureau (NBIB) do not need to instruct subjects of investigation to unfreeze their credit. On May 24, 2018, the Economic Growth, Regulatory Relief, and Consumer Protection Act was signed into law and included an amendment to the Fair Credit Reporting Act. The amendment, which went into effect September 22, 2018, allows access at credit bureaus to frozen credit reports for “any person using the information for employment, tenant, or background screening purposes.” This change provides NBIB the ability to conduct a check on frozen credit accounts without requiring the Subject of the investigation to unfreeze the account(s).

Cases submitted to NBIB on September 24, 2018, or later are processed under the new guidelines. This Federal Investigations Notice (FIN) supersedes the direction about frozen credit given in FIN 11-04, Continuous Efforts to Align with Reciprocity Goals and Timeliness Standard. For questions about this information, please contact your Agency Liaison at (724) 794-5612.

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