



UNITED STATES OFFICE OF PERSONNEL MANAGEMENT
Washington, DC 20415

Suitability Executive
Agent Programs

Suitability and Credentialing Executive Agent Notice

Notice No. 24-01

January 8, 2024

Subject: Reminder to Agencies on Instructions for Frozen Credit

This notice serves as a reminder that individuals undergoing background investigations do not need to lift security freezes on consumer or credit report files. With the passage of the [Economic Growth, Regulatory Relief, and Consumer Protection Act](#) which was signed into law on May 24, 2018, security freezes do not apply to the making of a credit report for use in connection with “employment, tenant, or background screening purposes” (see Sec. 301(a)(4)(I) of the Act).

The instructions for the Standard Forms 86, 85P, and 85, Questionnaires for National Security Positions, Public Trust Positions, and Non-Sensitive positions, respectively, advise individuals that a security freeze on consumer or credit report files may prevent investigations from being completed, thus adversely affecting eligibility. Individuals completing the forms are asked to request the freeze be lifted for the purpose of the background investigation. However, with changes to the law from the Economic Growth, Regulatory Relief, and Consumer Protection Act, this is no longer the case. As such, on October 5, 2018, agencies were notified that beginning September 24, 2018, it was no longer necessary for agencies to instruct subjects of investigation to unfreeze their credit for background investigation purposes. [See Federal Investigations Notice 19-01, Frozen Credit Instruction for Personnel Background Investigations.](#)

Until updates are made to the forms to remove this instruction, agencies should continue to follow the guidance from 2018 and to not instruct individuals to remove security freezes on consumer or credit report files. Agencies might also consider issuing a general reminder to their workforce about this change.

Questions may be directed to SuitEA@opm.gov.

Christine Bilunka Digitally signed by Christine Bilunka
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