

**UNITED STATES OF AMERICA  
CONSUMER FINANCIAL PROTECTION BUREAU**

ADMINISTRATIVE PROCEEDING  
File No. 2023-CFPB-0011

In the Matter of:

**TransUnion; Trans Union LLC; and  
TransUnion Interactive, Inc.**

**ORDER TERMINATING THE  
CONSENT ORDER**

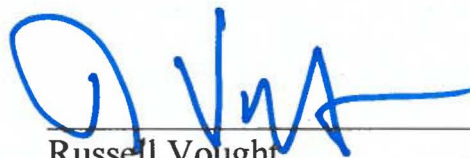
With the consent of TransUnion, Trans Union LLC, and TransUnion Interactive, Inc. (Respondents), the Consumer Financial Protection Bureau (Bureau) issued a Consent Order on October 12, 2023, identifying the following violations of law: Respondents 1) failed to timely place or remove security freezes and locks in violation of the prohibition in the Consumer Financial Protection Act of 2010 (CFPA) on unfair acts or practices, 12 U.S.C. §§ 5531 and 5536; 2) represented to consumers that their security freezes or locks had been placed or removed when they had not, in violation of the CFPA's prohibition on deceptive acts or practices, 12 U.S.C. §§ 5531 and 5536; 3) failed to timely place or remove security freezes in violation of the requirements of the Fair Credit Reporting Act (FCRA) as amended by Economic Growth, Regulatory Relief, and Consumer

Protection Act, 15 U.S.C. §§ 1681c-1(i)(2)-(3), (j)(2), j(4)(C); and 4) failed to exclude from prescreened solicitation lists certain consumers with extended fraud alerts or active-duty alerts in violation of the FCRA, 15 U.S.C. §§ 1681c-1(b)(1)(B) and (c)(2).

To this date, Respondents have fulfilled certain obligations under the Consent Order, including paying a civil money penalty of \$5 million to the Bureau as required by Section IX of the Consent Order, making redress payments required by Section VIII of the Consent Order, and taking steps to implement injunctive relief required by the “Conduct Provisions” of the Consent Order to prevent future violations.

Pursuant to its authority under 12 U.S.C. § 5563(b)(3), the Bureau hereby terminates this Consent Order. The Bureau also waives any alleged noncompliance therewith.

Accordingly, under Paragraph 133 of the Consent Order, the Bureau directs that the Consent Order be, and hereby is, terminated this 31st day of October, 2025.

A handwritten signature in blue ink, appearing to read 'Russell Vought', is written over a horizontal line.

Russell Vought  
Acting Director  
Consumer Financial Protection Bureau