How to notify credit bureaus of a death

Key facts

- Notifying one credit bureau of a death triggers it to alert the other two, so you do not have to contact all three (Equifax, checked 2026-09-28).
- Equifax and TransUnion take death notices only by mail; Experian also accepts an online upload of the death certificate (Experian, checked 2026-09-28).
- Only a spouse or someone legally authorized to act for the estate, such as an executor, can report a death to a bureau (TransUnion, checked 2026-09-24).
- A deceased flag stays on the credit file, and the file is deleted seven years after the notice (Experian, checked 2026-09-18).
- Relatives generally do not have to pay a deceased person's debts from their own pocket; the estate pays them first (Federal Trade Commission, checked 2026-09-28).
- Exceptions exist for co-signers, joint account holders, and spouses in the nine community property states (Consumer Financial Protection Bureau, checked 2026-09-18).
- Identity theft of a deceased person can be reported at IdentityTheft.gov, which has a path for filing on someone else's behalf (Federal Trade Commission, checked 2026-09-18).

Step-by-step checklist

- [ ] Get several certified copies of the death certificate
- [ ] Confirm your role: spouse, or executor/administrator with proof
- [ ] Choose one bureau to notify (Equifax, Experian or TransUnion)
- [ ] Mail (or, for Experian, upload) the death certificate with the required details
- [ ] Send your own ID copy and proof of authority if you are not the spouse
- [ ] Keep a copy of everything you send, and use certified mail if mailing
- [ ] Confirm the deceased notice was added to the file
- [ ] Call each credit card issuer's deceased account or estate unit to close cards
- [ ] Note which accounts are joint (survivor liable) versus authorized-user-only (not liable)
- [ ] Stop any authorized user from using the cards immediately
- [ ] Watch the credit file for a few months for unfamiliar activity
- [ ] If fraud appears, file a report at IdentityTheft.gov and notify the bureaus and the creditor