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Informational Guide

for Updating Legal Names & Gender Markers

Beginning the process of updating identity documents (IDs) and official documentation can be overwhelming and confusing, especially for transgender and gender non-conforming people. This guide is meant to serve as a source of information and suggestions on how to get started with updating your legal name and gender markers in your documentation.

This guide includes information about common IDs and documents to update, including:

- Federal documents, including Social Security and U.S. passports
- State documents in Pennsylvania and New Jersey, including birth certificates, state-issued IDs, driver's licenses, and REAL IDs
- Pennsylvania and New Jersey voter registration
- Selective Service registration
- Credit reports and credit bureau information

Please be advised that everyone's circumstances are different and this guide includes only general guidance and advice. The information provided is for informational and educational purposes only. **Nothing contained in the guide should be construed as legal advice.** Please also be advised that, while the relevant regulations do not change often, they can change quickly. Confirm any information before applying to update a name or gender marker on any federal or state-issued ID. Feel free to check out transequality.org/documents for more information about updating federal and state-issued IDs.

From everyone at Jerner Law Group, P.C., we wish you the best while you navigate this process. Stay informed. Stay empowered. You are valid.

Sincerely,

Rachel L. Levy

RACHEL L. LEVY, ESQ.

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Getting Started

How Do I Update My Documents?

Updating documents will usually involve following an agency/department’s guidelines and presenting a certified copy of the name change judgment. Federal and state agencies will provide their guidelines online. Private companies may have varying guidelines on what is required to update the name or gender marker on a document. Please confirm with any relevant private companies or agencies before attempting to update a document.

How Long Does This Process Take?

There is no set timeline for updating identity documents after a legal name change. Some documents can be updated quickly; others may take months to be returned or may require other documents to be updated first. Some documents are time-sensitive and must be updated soon; others may wait until you realize they need updating. Some individuals will update everything within a few months, while others may take years. Everyone’s process to update identity documents will vary and will be determined by your own circumstances.

What Do I Need to Update?

This packet includes information for updating common identity documents (IDs) – Social Security, passports, state-issued IDs like driver’s licenses and REAL IDs, and voter registration. However, individuals will have many different types and varieties of documents to update.

Because everyone’s circumstances are different, there is no comprehensive list of all documents that will need to be updated after a name change. Please see the suggestions below for documents that may need updating:

Legal Documents	Financial Information	Medical Documents	General Utilities	Entertainment
Work and tax documents	Banking information	Physicians’ records	Car title and registration	Social media accounts
Mortgage or lease	Credit bureau & credit reports	Dentist’s records	Utility bills	Gym membership
Professional licenses	Investment accounts	Pharmacy	Library card	TV streaming or music subscriptions
Estate planning documents	Retirement accounts	Health insurance	Insurance policies (home, car, renter, etc.)	Online shopping accounts
	Credit cards			
	Store rewards accounts			

Do I Have to Report My Old Legal Name as an “Alias”?

Individuals should usually disclose their old legal name when requested for official or identification purposes. After a legal name change, individuals may be asked to disclose their prior name or aliases by which they have been known. This is especially important for background checks, employment applications, or security clearances where their identity is being verified.

It is generally recommended for individuals to disclose their previous legal name as an alias when requested. Individuals should also try to confirm the length of time included in the background check or clearance to determine if they are required to disclose their previous legal name.

Social Security Administration (SSA) & Social Security Cards

Following January 20, 2025, federal laws affecting identity documents for transgender, gender non-conforming, and intersex individuals are subject to change quickly. Please make sure to consult the relevant agency's website and transequality.org for more information that may apply to your specific situation.

Please note that some SSA offices will allow you to make an appointment, and others only accept walk-ins. Make sure to check before you go.

Updating Your Name

Applicants can update the name on their Social Security card by applying either by mail, in-person at their local SSA office, or online.

Applicants will need to provide the following:

- An Application for Social Security Card (SS-5 form)
- Proof of identity and citizenship/immigration status
- A certified copy of the name change judgment

The updated Social Security card will be sent back in the mail, as well as any other original documents submitted – including the certified copy of the name change judgment.

Updating Your Gender Marker

Applicants are currently limited in their ability to update their gender marker with the Social Security Administration. On January 31, 2025, SSA issued guidance prohibiting changes to sex in Social Security records. On May 26, 2026, this guidance was [revised](#) to allow applicants to change their sex to reflect their sex assigned at birth.

It is important to note that gender markers are not reflected on Social Security cards; a gender marker is associated with an individual's SSA information and is not often visible to the public.

These rules may change in the future, so individuals are encouraged to pay attention to changes in SSA's policies if updating their gender marker becomes possible.

See faq.ssa.gov for more information.

United States Passports

Following January 20, 2025, federal laws affecting identity documents for transgender, gender non-conforming, and intersex individuals are subject to change quickly. Please make sure to consult the relevant agency's website and transequality.org for more information that may apply to your specific situation.

Updating Your Name

Applicants that are submitting a passport application for the first time, applying for a passport after their old one has expired, or also requesting to update their gender marker must apply in-person. Applicants that are renewing their passport can apply via mail.

Applicants Applying for a New Passport

Applicants that are submitting a passport application for the first time or applying for a passport after their old one has expired must apply in-person.

Applicants can go to any Passport Acceptance Facility.

- See iafdb.travel.state.gov to search for acceptance facilities.

To update their name, applicants will need to provide the following:

- An Application for U.S. Passport (DS-11)
- A certified copy of the name change judgment
- Proof of U.S. citizenship (ex. previous U.S. Passport, certified Birth Certificate, Certificate of Naturalization, or Report of Birth Abroad)
- Proof of Identity that includes a signature and photograph with a “good likeness to you” (ex. previous U.S. passport, driver’s license or state-issued ID, certificate of naturalization, military ID, or government employee ID card)
- A recent 2x2 inch color photograph
- Payment (via debit card, credit card, digital wallet payments, check, money order, or cash)

Applicants Renewing their Passport

Applicants that are renewing their passport can apply via mail.

- Applicants that already have a valid passport and are not requesting to update their gender marker can apply via mail. Applicants will need to provide the following:
 - A Passport Renewal Application (DS-82)
 - A certified copy of the name change judgment
 - Applicant’s most recent Passport (either book or card)
 - A recent 2x2 inch color photograph
 - Payment (via check or money order)

See travel.state.gov/content/travel/en/passports/have-passport/renew.html for more information.

Updating Your Gender Marker

Applicants cannot currently update their gender marker with the U.S. State Department. At this time, any applications for new, renewed, or corrected passports will be processed under the State Department’s passport policy and will likely be returned reflecting the applicant’s sex assigned at birth, instead of their chosen gender marker. **This policy will apply regardless of whether the applicant is seeking to change information in their passport.**

Prior to January 2025, the State Department issued passports reflecting an individual’s chosen gender marker, which could include female (F), male (M), or nonbinary/undesigned (X). Effective January 22, 2025, the State Department issued a new passport policy that all passports should reflect an individual’s sex assigned at birth, rather than their chosen gender marker. This policy applies to all new passports, renewed passports, and updated/corrected passports, regardless of whether applicants have updated their gender marker in the past. Under this policy, the only markers available are female (F) or male (M).

As of November 17, 2025, the State Department has indicated that any previously-issued passports – including those with X gender markers or reflecting an individual’s chosen gender marker – should remain valid until they expire.

There is litigation in progress to challenge the passport policy:

Orr v. Trump was filed by the American Civil Liberties Union (ACLU), ACLU of Massachusetts, and Covington & Burling LLP on behalf of seven transgender, gender non-conforming, and intersex plaintiffs. The case is being litigated in the U.S. District Court for the District of Massachusetts.

More information about *Orr v. Trump* is available on the ACLU’s website: <https://www.aclu.org/cases/orr-v-trump#legal-documents>.

Schlacter v. Department of State was filed by Lambda Legal on behalf of seven transgender and nonbinary plaintiffs. The case is being litigated in the U.S. District Court for the District of Maryland.

More information about *Schlacter v. Department of State* is available on Lambda Legal’s website: <https://lambdalegal.org/case/schlacter-v-us-dept-of-state/>.

Frequently Asked Questions (FAQ) on U.S. Passports

What will happen if a transgender, gender non-conforming, or intersex person applies for a passport for the first time?

Under the State Department’s current passport policy, new passports will be issued reflecting the applicant’s sex assigned at birth, even if the marker does not correspond with the applicant’s chosen gender marker. State Department officials will make efforts to confirm the applicant’s sex assigned at birth, based on the applicant’s supporting

documents and information currently available to federal agencies. This likely includes information available to the Social Security Administration and the Selective Service System.

What will happen if someone has previously updated the gender marker on their passport and then applies to renew their passport?

Under the State Department's current passport policy, renewed passports will be issued reflecting the applicant's sex assigned at birth, even if the marker does not correspond with the applicant's chosen gender marker.

State Department officials will likely alter an applicant's passport to reflect their sex assigned at birth, even if the applicant has not requested to update or change any information.

I want a gender marker on my passport that is different than my sex assigned at birth. Can I write a different marker in my application?

Under the State Department's current passport policy, all passports will be issued reflecting the applicant's sex assigned at birth, even if the marker does not correspond with the applicant's chosen gender marker.

The application form will ask applicants for their "sex assigned at birth," rather than their gender or chosen gender marker. Reporting false information on a federal form can have serious consequences, including imprisonment or fines.

I updated my gender marker on my U.S. Passport before legally changing my name. What will happen when I apply to update my legal name on my U.S. Passport?

Applications to update the legal name on an individual's passport are often processed like passport renewals. Under the State Department's current passport policy, renewed passports will be issued reflecting the applicant's sex assigned at birth, even if the marker does not correspond with the applicant's chosen gender marker.

State Department officials will likely alter an applicant's passport to reflect their sex assigned at birth when issuing the applicant's updated passport after a legal name change. Because of this, many transgender people are forced to decide between having a passport reflecting their old legal name and correct gender marker, or reflecting their new legal name and incorrect gender marker.

Transgender, gender non-conforming, and intersex applicants may decide to wait to update their legal name on their U.S. passports and travel using their current passport, reflecting their old legal name and correct gender marker. If you decide to do so, please keep two things in mind when traveling:

- **Book your travel accommodations, including your plane ticket, under the name listed on the ID you will be using while traveling.** For example, when flying internationally, be sure to book your plane ticket under the name listed on your U.S. passport, even if this is no longer your legal name.
- **Carry a certified copy of the name change order, marriage certificate or adoption decree changing your name while traveling.** That way, if someone questions the name on the passport, you will be able to show that the passport belongs to you.

I previously updated my gender marker on my U.S. Passport. Can I still use it for ID and/or for travel?

Yes. Any validly-issued federal IDs – including passports – should remain valid until they expire, regardless of the gender marker listed. All passports, including those with an X gender marker or with a gender marker that does not match the holder’s sex assigned at birth, should remain valid for travel until their expiration date.

My U.S. passport has an X gender marker. Can I still use it? Are there any concerns or risks to using it?

The State Department has indicated that all passports, including those with an X gender marker, should remain valid for travel until their expiration date.

However, there are some risks when traveling internationally while using a passport with an X gender marker. These risks include:

- **Potential discrepancies may lead to extra scrutiny, including additional questioning or security screening, by U.S. Customs and Border Protection (CBP).** Since 2005, CBP has required commercial airlines to report advance passenger information about international travelers, including their gender. Effective October 14, 2025, CBP has resumed enforcement of a formal rule requiring commercial airlines to submit male (M) or female (F) gender markers for international travelers; other markers, including X, will result in an error and will require airlines to submit a binary marker instead. This means that international travelers using a passport with an X gender marker may be contacted by their airline for more information about their gender when booking, or that there may be a discrepancy between an international traveler’s passport and the information reported to CBP. This discrepancy may lead to international travelers being subject to extra scrutiny when entering or leaving the United States, including additional questioning or security screening by CBP.
- **Some countries may not recognize the validity of passports with X gender markers.** Many countries will not permit entry for international travelers using travel documents with X gender markers, even if the documents were validly issued by their country of citizenship. Saudi Arabia, Nigeria, United Arab

Emirates, and Libya are among the countries reported to deport or deny entry to international travelers using travel documents with X gender markers.

At this time, there have been no confirmed incidents of travelers with X gender markers on their passports being detained or having their travel documents confiscated. However, amidst the current political climate and growing uncertainty, some individuals may decide to renew their passport so it reflects their sex assigned at birth rather than an X gender marker. Ultimately, people are encouraged to travel using the ID reflecting the gender marker they are most comfortable using.

Pennsylvania Voter Registration

Please keep in mind that federal policy does not dictate state law. Federal guidance affecting identity documents for transgender, gender non-conforming, and intersex individuals does not directly affect state laws to update identity documents.

Pennsylvania residents can update their voter registration **up to fifteen (15) days** before an election for the changes to take effect for the upcoming election. Voter registration updates are done online through Pennsylvania's voter registration portal. In the online form, individuals should select the box for "change of name" in order to update their name.

To vote in person at an individual's polling place, they should bring their ID with their new name. IDs could include driver's licenses, non-driving state-issued IDs, passports, etc.

Visit www.pavoterservices.pa.gov/Pages/VoterRegistrationApplication.aspx in order to update your voter registration.

See the following links for more information:

- www.pa.gov/en/agencies/vote/voter-registration/update-my-registration.html
- <https://vote.gov/register/pennsylvania>

Pennsylvania Birth Certificates

Please keep in mind that federal policy does not dictate state law. Federal guidance affecting identity documents for transgender, gender non-conforming, and intersex individuals does not directly affect state laws to update identity documents.

Requests for amended birth certificates must be made via mail. Applicants should mail their requests to:

PA Department of Health
Bureau of Health Statistics and Registries
ATTN: Birth Registry
555 Walnut Street, 6th Floor
Harrisburg, PA 17101-1934

Note: Updated birth certificates will **not** be marked as amended.

Updating Your Name

Applicants will need to provide the following:

- A Request to Modify Birth Certificate form
 - See health.pa.gov/topics/certificates/Pages/Amending-Birth-Record.aspx and select the appropriate form based on your age category.
 - **Note:** In Part 5, make sure that you only complete information in Part 5 **that needs to be modified on the individual’s birth record**. Do not complete fields in this section that do not need to be modified.
 - **Note:** In Part 7, check off the appropriate boxes depending on what modification(s) you are requesting.
- A certified copy of the name change decree
- A photocopy of the applicant’s ID
 - **Note:** Make sure this address **matches** the address you list in Part 1.
- Payment (via check or money order)

Updating Your Gender Marker/Sex Designation

Updating an individual’s sex designation can be done separately from updating their name, if desired. Applicants can request male (M) or female (F) as their sex designation.

For Minors

Parents that are updating their child’s name by completing a Request to Modify Birth Certificate form should also indicate their child’s updated sex designation on this form. No medical documentation is required.

Note: Be sure to check **the appropriate box** in Part 7.

Parents will be required to sign the request form in the presence of a notary.

For Adults (ages 18+)

Applicants updating their own birth certificate by completing a Request to Modify Birth Certificate form should indicate their updated sex designation on the form. Applicants will need to provide a physician’s statement on office letterhead, stating that the applicant has had the “appropriate clinical treatment” for their gender transition. A sample physician statement is available at transequality.org/documents/state/pennsylvania.

Note: “Appropriate clinical treatment” is vague for a reason – whatever is appropriate for a specific individual means that it meets this requirement.

Pennsylvania Driver's Licenses, REAL IDs & State-Issued IDs

Please keep in mind that federal policy does not dictate state law. Federal guidance affecting identity documents for transgender, gender non-conforming, and intersex individuals does not directly affect state laws to update identity documents.

Updating a Pennsylvania Driver's License or State-Issued ID

Updating Your Name

A request for a name change must be made in-person at a Driver License Center. Individuals will need to complete a request form, based on the type of license or ID they possess, and present a certified copy of the name change decree.

Updating Your Gender Marker

Updating an individual's gender marker can be done separately from updating their name. Applicants can request male (M), female (F), or nonbinary/other (X) as their gender marker. Individuals will need to present a completed "Request for Gender Change" form (DL-32) and indicate their new gender marker.

Updating a Pennsylvania REAL ID

Note: If you want to request or update a Pennsylvania REAL ID, you **must** have already updated your Social Security card and bring it with you.

Updating Your Name

In order to update a REAL ID, applicants will need to appear in-person at a Driver License Center with the following:

- A completed require form (to be filled out at the Driver License Center)
- A certified copy of the name change decree
- An updated Social Security card with their new legal name on it
- Their current REAL ID, so it can be surrendered and voided
- Payment (via credit card, check or money order)

Updating Your Gender Marker

Individuals will likely need to present a completed "Request for Gender Change" form (DL-32) and indicate their new gender marker. Confirm the appropriate form when you appear to update your REAL ID.

New Jersey Voter Registration

Please keep in mind that federal policy does not dictate state law. Federal guidance affecting identity documents for transgender, gender non-conforming, and intersex individuals does not directly affect state laws to update identity documents.

New Jersey residents can update their voter registration **up to twenty-one (21) days** before an election for the changes to take effect for the upcoming election. Voter registration updates can be done by filling out a Voter Registration Application. Your local County Commissioner of Registration will notify you when your application is accepted. If it is not accepted, they will notify you about how to complete or correct your application.

Registered voters are encouraged to check their county's rules on voter registration – some counties require forms to be mailed in, others accept forms online, and others have resources available to assist with registration.

See the following links for more information:

- www.usa.gov/change-voter-registration
- www.nj.gov/state/elections/vote.shtml

New Jersey Birth Certificates

Please keep in mind that federal policy does not dictate state law. Federal guidance affecting identity documents for transgender, gender non-conforming, and intersex individuals does not directly affect state laws to update identity documents.

New Jersey residents with New Jersey birth certificates are **required** to notify the New Jersey Bureau of Vital Statistics about their recent name change, regardless of whether they would like to receive an updated birth certificate.

Notification or applications for an updated birth certificate must be submitted by mail. Applicants should mail their requests to:

New Jersey Office of Vital Statistics and Registration
Attn: Record Modification Unit
PO Box 370
Trenton, NJ 08625-0370

Note: Updated birth certificates will **not** be marked as amended and the original birth certificate will be placed under seal, so it will not be accessible by the public.

Updating Your Name

Applicants will need to provide the following:

- An Application to Amend a NJ Vital Record
 - If the applicant is 18+, they must complete a Request Form and Attestation
 - If the applicant is under the age of 18, a parent or guardian must complete a Parent/Guardian Request Form and Attestation
- A certified copy of the name change judgment
- A copy of the original birth certificate
- A copy of the applicant's ID
- Payment (via check or money order)
 - There is a processing fee of \$2 to process the name change, a fee of \$25 for the first request copy of the amended birth certificate, and \$2 for every additional copy requested.

See www.nj.gov/health/vital/correcting-vital/ for more information and access to the application.

Updating Your Gender Marker/Sex Designation

Updating an individual's sex designation can be done separately from updating their name, if desired. Applicants can request male (M), female (F), or undesignated/non-binary (X) as their sex designation.

- If the applicant is 18+, they can fill out a REG-L2 form, accessible on New Jersey Bureau of Vital Records' website.
- If the applicant is under the age of 18, a parent or guardian can fill out a REG-L3 form, also accessible on New Jersey Bureau of Vital Records' website.

In New Jersey, all changes to gender markers/sex designations are made by self-attestation. No medical documentation is required to update it. See www.nj.gov/health/vital/correcting-vital/transgender for more information and access to these forms.

New Jersey Driver's Licenses, REAL IDs & State-Issued IDs

Please keep in mind that federal policy does not dictate state law. Federal guidance affecting identity documents for transgender, gender non-conforming, and intersex individuals does not directly affect state laws to update identity documents.

Updating a New Jersey Driver's License or State-Issued ID

All New Jersey residents who are a licensed driver, registered owner of a vehicle, or possess a handicapped or non-driving ID card are **required** to present the final judgment and final

judgment addendum in person at any Motor Vehicle Agency or Regional Service Center **within two (2) weeks** of the effective date noted on the final judgment.

Updating Your Name

A request for a name change must be made in-person at a Motor Vehicle Commission (MVC) Licensing Center.

Individuals will need to provide proof of state residency, complete a request form based on the type of license or ID they possess, and present a certified copy of the name change judgment. Applicants will also need to provide their “6 points” documents.

See <https://www.nj.gov/mvc/license/6pointid.htm> for more information about “6 points” documents.

Updating Your Gender Marker

Updating an individual’s gender marker can be done separately from updating their name. Applicants can request male (M), female (F), or nonbinary/other (X) as their gender marker.

Individuals will need to present a completed “Declaration of Gender Change” form and indicate their new gender marker.

Updating a New Jersey REAL ID

Note: If you want to request or update a New Jersey REAL ID, you **must** have already updated your SS card and bring it with you.

Updating Your Name

In order to update a REAL ID, applicants will need to appear in-person at an MVC Licensing Center with the following:

- A completed application form (to be filled out at the MVC Licensing Center)
- A certified copy of the name change judgment
- An updated Social Security card with their new legal name on it
- Their “6 points” documents
- Their current REAL ID, so it can be surrendered and voided
- Payment (via credit card, check or money order)

Updating Your Gender Marker

Individuals will likely need to present a completed “Declaration of Gender Change” form and indicate their new gender marker. Confirm the appropriate form when you appear to update your REAL ID.

Selective Service Registration

Following January 20, 2025, federal laws affecting identity documents for transgender, gender non-conforming, and intersex individuals are subject to change quickly. Please make sure to consult the relevant agency's website and transequality.org for more information that may apply to your specific situation.

U.S. citizens between the ages of 18 and 25 are eligible for registration with the U.S. government for conscription by Selective Service – more commonly known as the draft. Selective Service mandates that male citizens must be registered in order to be eligible for government aid, programs, or loans, such as federal student loans.

Individuals Assigned Male at Birth (AMAB)

AMAB individuals who later transition or identify as another gender are required to register with Selective Service within thirty (30) days of turning 18 years old.

If individuals have already registered for the draft, they are required to update their name and notify Selective Service after their name change is granted. To update, complete the Change of Information Form (SSS Form 2) or call 888-655-1825.

Individuals Assigned Female at Birth (AFAB)

AFAB individuals are not required to register with Selective Service. However, if an AFAB individual later transitions or identifies themselves as male, they can often run into issues when identifying themselves on applications for government aid, programs, or loans. If an individual uses a male (M) gender marker, they will be asked if they are registered with Selective Service; if they are not, they will be ineligible for government assistance.

Once AFAB individuals between the ages of 18 and 25 begin using a male (M) gender marker, and no later than when they turn 26, **they should request a Status Information Letter (SIL), often referred to as an exemption letter.**

Status Information Letters (SILs)

SILs can be requested for many physical and mental health reasons to allow an individual to be exempted from conscription; one of these reasons is identifying as transgender. SILs themselves will not state the reason for the exemption, and using it will not “out” the individual as being transgender or gender non-conforming.

So long as the AFAB individual has an SIL, they can indicate that they are exempt from the draft on future applications for government aid, programs, or loans, and remain eligible for government assistance.

Note: A request for an SIL requires a copy of the individual's birth certificate indicating their sex assigned at birth. If their birth certificate has already been updated, individuals

will need to provide other documentation to explain the change.

Frequently Asked Questions (FAQ) on Selective Service

What would be the consequences for a transgender man, trans-masculine person, or gender non-conforming person registering for Selective Service instead of requesting a Status Information Letter?

The registration for Selective Service will ask the applicant for their sex assigned at birth to determine whether they are eligible to register. Reporting false information on a federal form can have serious consequences, including imprisonment or fines.

What would be the consequences for a transgender woman, trans-feminine person, or gender non-conforming person refusing to register for Selective Service?

Unregistered individuals may receive notice from Selective Service notifying them to register. Failing to register for Selective Service is a felony punishable by a fine of up to \$250,000 and up to five (5) years imprisonment. A person who knowingly counsels, aids, or abets another person to fail to comply with their registration requirement is subject to the same penalties. Failing to register will also make an individual ineligible for certain government assistance.

Does a transgender man or gender non-conforming person need to provide documentary evidence of their sex assigned at birth when requesting a Status Information Letter?

Yes. A request for a Status Information Letter requires a copy of the individual's birth certificate indicating their birth-assigned sex. If their birth certificate has already been updated, individuals will need to provide other documentation to explain the change.

See the following links for more information:

- sss.gov/register/who-needs-to-register/
- transequality.org/issues/resources/selective-service-and-transgender-people
- sss.gov/wp-content/uploads/2024/01/WhoMustRegisterChart_1-16-24-1.pdf

Credit Bureaus & Credit Reports

Following a legal name change, credit bureaus will generally receive notice that an individual's name has been updated from the Social Security Administration, the state's DMV or MVC, or private banks. However, it is important to ensure that an individual's name has been updated to preserve their credit history and to avoid issues verifying their identity for credit purposes.

In the United States, there are three credit bureaus reporting on consumer credit: Equifax, Experian, and TransUnion. Each credit bureau has its own process for individuals to notify them about a recent legal name change.

Equifax

Individuals should use myEquifax Dispute Center online to update or change their information.

More information here:

<https://www.equifax.com/personal/education/credit/report/articles/-/learn/change-update-name-credit-report/>

Experian

Individuals can update their name by uploading supporting documents online or submitting supporting documents by mail.

More information here:

<https://www.experian.com/blogs/ask-experian/how-transgender-people-can-change-their-name-on-experian-credit-report/>

TransUnion

Individuals should mail a letter requesting to update their name and including their address, date of birth, and Social Security number, along with supporting documentation of their name change.

Mail regarding a legal name change can be sent to:

TransUnion Consumer Solutions
P.O. Box 2000
Chester, PA 19016-2000

More information here:

<https://www.transunion.com/blog/credit-advice/transgender-name-change-credit-report>