

**T**he Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. The Federal Trade Commission (FTC), the nation’s consumer protection agency, enforces the FCRA with respect to consumer reporting companies.

A credit report includes information on where you live, how you pay your bills, and whether you’ve been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

Your rights under the FCRA and the Fair and Accurate Credit Transactions (FACT) Act, which established the free annual credit report program are explained below:

**Q: How do I order my free report?**

**A:** The three nationwide consumer reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report. To order, visit **annualcreditreport.com**, call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can print the form from **ftc.gov/credit** or request it by telephone or mail. Do not contact the three nationwide consumer reporting companies directly. They are providing free annual credit reports only through

**annualcreditreport.com**, 1-877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order your report from each of the companies one at a time. Therefore, if you wish, you can receive a free report once every four months as long as you make each request from a different company.

**\*\*A Warning About “Imposter” Websites\*\***

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law – **annualcreditreport.com**. Other websites that claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program. In some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period. If you don’t cancel during the trial period, you may be unwittingly agreeing to let the company start charging fees to your credit card.

Some “imposter” sites use terms like “free report” in their names; others have URLs that purposely misspell **annualcreditreport.com** in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

**annualcreditreport.com** and the nationwide consumer reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad,

or get a phone call from someone claiming to be from **annualcreditreport.com** or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message. It’s probably a scam. Forward any such email to the FTC at **spam@uce.gov**.

**Q: What information do I need to provide to get my free report?**

**A:** You need to provide your name, address, Social Security number, and date of birth. To maintain the security of your file, each nationwide consumer reporting company may ask you for some information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information because the information each has in your file may come from different sources.

**Q: Why do I want a copy of my credit report?**

**A:** Your credit report has information that affects whether you can get a loan – and how much you will have to pay to borrow money. You want a copy of your credit report to:

- make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
- help guard against identity theft. That’s when someone uses your personal information like your name, your Social Security number, or your credit card number to commit fraud. Identity thieves may use your information to open a new credit card account in your name. Then, when they don’t pay the

bills, the delinquent account is reported on your credit report. Inaccurate information like that could affect your ability to get credit, insurance, or even a job.

**Q: How long does it take to get my report after I order it?**

**A:** If you request your report online at **annualcreditreport.com**, you should be able to access it immediately. If you order your report by calling toll-free 1-877-322-8228 or through the mail, your report will be processed and mailed to you within 15 days. Whether you order your report online, by phone, or by mail, it may take longer to receive your report if the nationwide consumer reporting companies need more information to verify your identity, or if they receive a high volume of requests for credit reports.

**Q: Are there any other situations where I might be eligible for a free report?**

**A:** Under federal law, you’re entitled to a free report if a company takes adverse action against you such as denying your application for credit, insurance, or employment and you ask for your report within 60 days of receiving notice of the action. The notice will give you the name, address, and phone number of the consumer reporting company. You’re also entitled to one free report a year if you’re unemployed and plan to look for a job within 60 days; if you’re on welfare; or if your report is inaccurate because of fraud, including identity theft. Otherwise, a consumer reporting company may charge you a reasonable amount for another copy of your report within a 12-month period.

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# How to Get Free Credit Reports



FOR MORE INFORMATION CONTACT:



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To buy a copy of your report, contact:

- Equifax:  
800-685-1111; [www.equifax.com](http://www.equifax.com)
- Experian:  
888-EXPERIAN (888-397-3742);  
[www.experian.com](http://www.experian.com)
- Trans Union:  
800-916-8800; [www.transunion.com](http://www.transunion.com)

## Q: Should I order a report from each of the three nationwide consumer reporting companies?

**A:** It's up to you. Because nationwide consumer reporting companies get their information from different sources, the information in your report from one company may not reflect all, or the same, information in your reports from the other two companies. That's not to say that the information in any of your reports is necessarily inaccurate; it just may be different.

## Q: Should I order my reports from all three of the nationwide consumer reporting companies at the same time?

**A:** You may order one, two, or all three reports at the same time, or you may stagger your requests. It's your choice. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports.

## Q: What if I find errors – either inaccuracies or incomplete information – in my credit report?

**A:** Under the FCRA, both the consumer reporting company and the information provider (that is, the person, company, or organization that provides information about you to

a consumer reporting company) are responsible for correcting inaccurate or incomplete information in your report. To take full advantage of your rights under this law, contact the consumer reporting company and the information provider.

## Q: What can I do if the consumer reporting company or information provider won't correct the information I dispute?

**A:** If an investigation doesn't resolve your dispute with the consumer reporting company, you can ask that a statement of the dispute be included in your file and in future reports. You also can ask the consumer reporting company to provide your statement to anyone who received a copy of your report in the recent past. You can expect to pay a fee for this service.

If you tell the information provider that you dispute an item, a notice of your dispute must be included any time the information provider reports the item to a consumer reporting company.

## Q: Can anyone else can get a copy of my credit report?

**A:** The FCRA specifies who can access your credit report. Creditors, insurers, employers, and other businesses that use the information in your report to evaluate your applications for credit, insurance, employment, or renting a home are among those that have a legal right to access your report.

## Q: Can my employer get my credit report?

**A:** Your employer can get a copy of your credit report only if you agree. A consumer reporting company may not provide information about you to your employer, or to a prospective employer, without your written consent.

