



Access to Free Credit Reports

This time free is really free! A recent amendment to the federal Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies (Equifax, Experian and Trans Union) to provide you with a free copy of your credit report, at your request, once every 12 months.

Why should you receive your credit report? The information that is in your credit report affects whether you can get a loan and how much you will have to pay to borrow money. It is important to know 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. The Fair Credit Reporting Act understands that identity theft is a huge issue and by checking your credit history you can help guard against theft to you! Identity thieves may use your information to open a new card account in your name. Then, when they don't pay the bills, the delinquent account is reported on your credit report.

There are 3 ways to order your free report. The three nationwide consumer reporting companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free annual report. Do not contact the three nationwide consumer reporting companies individually.

Choose the one that best meets your needs...

- www.annualcreditreport.com
- 877-322-8228
- Complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P. O. Box 105281, Atlanta, GA 30348-5281. The form can be printed from 222.ftc.gov/credit.

You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order from only one or two. You may want to stagger getting the reports so you can keep an eye over them throughout the year. The law allows you to order one free copy from each of the companies every 12 months.

What information do I have to provide to get my free report? You need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may have to provide your previous address. To maintain the security of your file, each company may ask you for some information that only you would know, like the amount of your mortgage payment.

CAUTION: www.annualcreditreport.com is the only authorized source for your free annual credit report. Other companies may claim theirs is free and then charge you for other services they provide.

This information is provided by FTC Facts for Consumers and made available by
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