

## Get Your Credit Report

The Free File Disclosure Rule of the Fair and Accurate Credit Transactions Act (FACT Act), enables consumers to request a free copy of their credit report from each of the three national consumer reporting agencies – **Equifax**, **Experian**, and **TransUnion** – every 12 months. Consumers may request their free annual credit report online, by phone or mail.

- For **online requests** ... go the website [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)\* This site allows you to request a free credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion
- Or you can **request by calling** toll-free ... 1-877-322-8228.
- Or **mail your request** to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

### How often should I request my free credit report?

It is your choice; you can order a credit report from all three companies at one time. One of advantage of this is you can compare reports. If it is your first time to order your credit report, some advise ordering reports from all three companies (then begin a rotation method). The next method is ordering one credit report every four months (rotation method) from each of the nationwide companies. If you find any errors, be sure to send a letter of dispute to the creditor of record and once resolved have the corrected information sent to all three nationwide reporting agencies. See example below.

*Example:*

Company	Date Requested	Next Eligible date to request	Comments
Equifax	1/02/09	1/02/10	Found mistake on VISA account – sending dispute letter
Experian	5/30/09	5/30/10	Report all clear
TransUnion	9/2/09	9/2/10	

### My Credit Report Requests:

Company	Date Requested	Next Eligible date to request	Comments

\*[www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) is the official site to help consumers to obtain their free credit report.