

Ordering a Free Credit Report

According to the Federal Trade Commission (FTC), [AnnualCreditReport.com](http://www.AnnualCreditReport.com) is the *only* authorized source for getting a free annual credit report. The Fair Credit Reporting Act guarantees you access to a free credit report from each of three nationwide reporting agencies — Experian, Equifax, and TransUnion — every twelve months. Don't be fooled by TV ads, email offers, or online search "free credit report" search results. They often appear free at the beginning, but charge for the final product.

You can request your free report online, by phone or by mail:

- Visit www.AnnualCreditReport.com
- Call toll-free 1-877-322-8228,
- Or, fill out the Annual Credit Report Request form and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

No matter how you request your report, you have the option to request all three reports at once or to order one report at a time. By requesting the reports separately, you can monitor your credit more frequently throughout the year.

Because the information in your credit report is used to evaluate applications for credit, insurance, employment, and home rentals, you should verify that the information is accurate and up-to-date. In addition, monitoring your credit is one of the best ways to spot identity theft. Check your credit report at least once a year to correct errors and detect unauthorized activity.

Source: Federal Trade Commission