

Free Credit Report

How Often Can I Get A Free Credit Report?

The law allows you to order one free copy of your report from each of the nationwide consumer reporting agencies every 12 months. You may order your reports from each of the three agencies at the same time, or you can stagger your orders over the 12 month period.

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 agency. 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.

What If I Find Errors — Either Inaccuracies Or Incomplete Information — In My Credit Report?

Under the Fair Credit Reporting Act, both the consumer reporting agency and the information provider (that is, the person, company, or organization that provides information about you to a consumer reporting agency) 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 agency and the information provider.

1. Tell The Consumer Reporting Agency, In Writing, What Information You Think Is Inaccurate.

Consumer reporting agencies must investigate the items in question — usually within 30 days, unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information. After the information provider receives notice of a dispute from the consumer reporting company, it must investigate, review the relevant information, and report the results back to the consumer reporting company. If the information provider finds the disputed information is inaccurate, it must notify all three nationwide consumer reporting agencies so they can correct the information in your file.

When the investigation is complete, the consumer reporting agency must give you the written results and a free copy of your report if the

How Do I Order A Copy Of My Free Credit Report?

To order, visit www.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 will 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 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.

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dispute results in a change. If an item is changed or deleted, the consumer reporting agency cannot put the disputed information back in your file unless the information provider verifies that it is accurate and complete. The consumer reporting agency also must send you written notice that includes the name, address, and phone number of the information provider.

Contact information for the major Consumer Reporting Agencies:

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| • Equifax | 800.685.1111 | www.equifax.com |
| • Experian | 888.397.3742 | www.experian.com |
| • TransUnion | 800.916.8800 | www.transunion.com |

2. Tell The Creditor Or Other Information Provider In Writing That You Dispute An Item.

Many providers specify an address for disputes. If the provider reports the item to a consumer reporting agency, it must include a notice of your dispute. And if you are correct, that is, if the information is found to be inaccurate, the information provider may not report it again.

What Can I Do If The Consumer Reporting Agency Or Information Provider Won't Correct The Information I Dispute?

If an investigation doesn't resolve your dispute with the consumer reporting agency, 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 agency 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 agency.

Beware of websites that claim to offer "free credit reports," "free credit scores," or "free credit monitoring." In a lot of cases, the "free" product comes with strings attached. For example, some sites sign you up for a supposedly "free" service that converts to a fee-based service 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.