

## How do I get my free annual credit reports?

An amendment to the federal Fair Credit Reporting Act requires each of the major nationwide consumer reporting companies to provide you with a **free copy** of your credit report, at your request, once every 12 months.

To order **your free annual report** from one or all the national consumer reporting companies, **visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call toll-free 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](http://ftc.gov/credit). Do not contact the three nationwide consumer reporting companies individually; they provide free annual credit reports only through [www.annualcreditreport.com](http://www.annualcreditreport.com), 877-322-8228, and Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Under federal law, you're also 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 request 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 that supplied the information about you. You're also entitled to one free report a year if you're unemployed and plan to look for a job within 60 days; you're on welfare; or your report is inaccurate because of fraud. Otherwise, a consumer reporting company may charge you up to \$9.50 for any other copies of your report.

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)

TransUnion: 800-916-8800; [www.transunion.com](http://www.transunion.com)