

You're Entitled to a Free Credit Report - Here's How

Springfield, Illinois - November 18, 2016

For the last several years, consumers, by law, have been entitled to obtain a free copy of their credit report every 12 months. All Americans, regardless of their status or where they live, may obtain the free report.

To obtain your free report

By Internet - visit www.annualcreditreport.com,

By phone - call 877-322-8228, or

By mail - complete the Annual Credit Report Request Form (download at www.ftc.gov/credit) and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

This will allow you to order your reports from each of the three nationwide credit reporting companies at the same time, or you can order your report from each of the companies, one at a time. The law allows you to order one free copy of your report from each of the nationwide credit reporting companies every 12 months. Do not contact any of the credit reporting agencies directly. They provide free annual credit reports only as shown above.

Additional Information on Free Credit Reports

Under Federal law, you also are entitled to a free credit report if a company takes adverse action against your credit or service request (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 provide you with the name, address and phone number of the credit reporting agency. You also are entitled to one free report per year if you're unemployed and plan to look for a job within 60 days, you're receiving welfare assistance, or your credit report is inaccurate because of fraud. Otherwise, reporting agencies will charge you for additional copies of your report if you request them within a 12-month period.

If you wish to purchase a copy of your credit report (in lieu of obtaining a free report or if you need more than one in a 12-month period), contact directly:

Equifax: 800-685-1111; www.equifax.com

Experian: 888-397-3742; www.experian.com

TransUnion: 800-916-8800; www.transunion.com

A Warning about "Imposter" Websites

Only one website is authorized to fill orders for the free annual credit report you are entitled to under law – annualcreditreport.com. According to the FTC, other websites that claim to offer "free credit reports," "free credit scores" or "free credit monitoring" are not part of the legally mandated free annual credit report program. In some cases, the "free" product comes with strings attached. For example, some sites sign you up for a "free" service that converts to one you have to pay for 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.