

## **Credit Reports- How to Obtain One**

Consumer can now request a free annual copy of their credit report according to the Fair and Accurate Credit Transactions Act of 2003. This act requires nationwide credit bureaus to provide consumers, at their request, a free copy of their credit report once every 12 months. You can make this request by going to [www.annualcreditreport.com](http://www.annualcreditreport.com). You may also request one via telephone by calling 1-877-322-8228. You will go through a simple verification process and your report will be mailed to you.

According to the FTC, consumers can obtain a copy of their report online or may request the report by phone or mail. Other situations that make consumers eligible for a free credit report is if you have applied for credit and been turned down. The Fair Credit Reporting Act, created by the FTC, states that you may request a copy of your credit report within 60 days of receiving a denial notice at no charge. Creditors who have denied you credit must provide the name and address of the credit reporting agency from which they get their information. Otherwise, they can provide you with a copy of your credit report for a charge no greater than \$8.

There are three national credit bureaus in the U.S., Experian, Equifax, and Trans Union. If you find errors in a report from one bureau, however, you should make sure the mistakes don't appear in the others. If you call the agency, you will not receive your credit report over the phone, but instead you will have it mailed to you. Consumers may also attain copies of their credit reports on the credit reporting bureaus' websites.

The addresses, phone numbers, and websites are:

Trans Union  
760 W. Sproul Rd.  
Springfield, PA 19064  
1 (800) 916-8800  
[www.transunion.com](http://www.transunion.com)

Experian  
Box 949  
Allen, TX 75013-0949  
1 (888)397-3742  
[www.experian.com](http://www.experian.com)

Equifax  
Box 105873  
Atlanta, GA 30348  
1 (888) 685-1111  
[www.equifax.com](http://www.equifax.com)