



FREE CREDIT REPORT ACCESS

The Fair and Accurate Credit Transaction Act required the creation of www.AnnualCreditReport.com. This central source website allows you to request a free credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

How secure is your information?

The Annual Credit Report Request Service recognizes the importance of secure online transactions, and takes steps to safeguard the privacy of information you provide through online forms. For your online requests for free credit file disclosures, programs encrypt the information you provide on the request form before transmission to the selected nationwide consumer credit reporting agencies. This information is decrypted only upon receipt by the selected credit reporting companies.

Request your Credit Report(s) by phone ...

... by calling 877-322-8228.

You will go through a simple verification process over the phone and your reports will be mailed to you.

Request your Credit Report(s) by mail ...

... by filling out the online request form and mailing it to:

Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281

It is entirely your choice whether you order all three credit file disclosures at the same time or order one now and others later. The advantage of ordering all three at the same time is that you can compare them. (However, you will not be eligible for another free credit file disclosure from the central source for 12 months). On the other hand, the advantage of ordering one now and others later (for example, one credit file disclosure every four months) is that you can keep track of any changes or new information that may appear on your credit file disclosures.



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