



Free Credit Reports

You can get a free copy of your credit report every year from each of the three major credit reporting agencies.

To get your free copy, contact one or all of the credit reporting agencies. You can also visit: www.annualcreditreport.com; call 877-322-8228; or write Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283.

Experian
P.O. BOX 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax
P.O. BOX 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

TransUnion
P.O. BOX 1000
Chester, PA 19022
1-800-888-4213
www.tuc.com

You will need to give them:

- your full name (including Jr., Sr., III);
- your current and previous addresses (for past 5 years) with ZIP codes;
- your spouse's first name, if married;
- your Social Security number;
- your date of birth;
- your telephone number; and
- a note saying why you are eligible for a free report.

This information helps prevent your credit information from getting mixed up with someone else's.

If you write a letter, sign it and send proof of your current address. This can be a copy of your drivers license, current utility bill, or another document with your name and address on it.

If you find a mistake in your credit report, circle the item and send it to the credit reporting agency. Include a note saying why it is wrong. Also send all documents that prove the mistake. The credit reporting agency will review the information. If they find the information is wrong, they will remove it from your file. If the information is correct, it will stay in your report. If you disagree with the credit report, you can include a 100-word note stating your side of the story. Your note will be included in all future copies of your report.