

## Free Annual Credit Report

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*If you would like, print this study aid for future reference.*

You can obtain free annual credit reports from one or all of the credit reporting agencies by doing one of the following:

- Submit a request online at [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Call toll-free: 1-877-322-8228
- 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 a copy of the Annual Credit Report Request Form from [www.annualcreditreport.com](http://www.annualcreditreport.com) or [www.ftc.gov/credit](http://www.ftc.gov/credit).

- You must provide your name, address, Social Security Number, and date of birth.
- You may have to provide your previous address if you have moved in the last 2 years.
- For security purposes, each credit reporting agency may ask you for information that only you would know such as the amount of your monthly mortgage payment, or a prior address you have lived at in the last 5 years.

In addition to the one free report a year, you may also be able to obtain a free credit report if:

- Your application for credit, insurance, or employment is denied based on information in your credit report.
- You are unemployed and plan to look for a job within 60 days.
- You are receiving public assistance.
- You have reason to believe that your report is inaccurate because of fraud, including identity theft.

If you are not eligible for a free annual credit report, a credit reporting agency may charge you a fee of \$10 or more for each copy. To buy a copy of your report, contact one of the following:

- Equifax: 1-800-685-1111 or [www.equifax.com](http://www.equifax.com)
- Experian: 1-888-EXPERIAN (397-3742) or [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-916-8800 or [www.transunion.com](http://www.transunion.com)