

General Information about Credit Reports

Your credit history affects many areas of your life, including your ability to rent an apartment, open a credit card, and get better rates on cell phone plans and loans. Regularly checking your credit report helps you monitor your credit as well as catch any errors and spot any signs of fraud. You have the right to request one free copy of your credit report each year from each of the three major consumer reporting companies (Equifax, Experian, and TransUnion), though there are ways to get free reports more frequently. Requesting your credit report will not hurt your credit score.

How to Obtain a Free Credit Report



Step 1: Gather Required Information

- Full legal name
- Date of birth
- Social Security Number (preferred, but if you don't have one you can still request a credit report by mail)
- Current mailing address (and prior address if you have been at current address for less than 2 years)

Step 2: Decide Which Credit Reports You Want

- You can request reports from all three companies (Equifax, Experian, and TransUnion) at once

OR

- You can request from just one company at a time. If you do this, you could decide to request a report from a different company every four months and more routinely monitor your history while still only using the free reports.



Step 3: Complete the Application

Online: <https://www.annualcreditreport.com/> (you can get a free credit report weekly online)

Phone: 877-322-8228 (TDD 800-821-7232) (you can request the report in Braille, large print, or audio format)

Mail:

- Download and complete the form from <https://www.annualcreditreport.com/manualRequestForm.action>
- Print and mail to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

✱ If you are incarcerated, you can write a letter requesting a credit report from one or all three companies (be sure to specify). Include your name, DIN, and facility address in the letter and as the return address on the envelope. ✱

Step 4: Receive Your Credit Report

- If you requested your report online, you should be able to see it immediately.
- If you ordered by phone or mail, you should receive it within 2-3 weeks at the mailing address you included in the request.

TIPS

- **Credit Report v. Credit Score:** your credit report is a detailed history of your credit. Your credit score is calculated based on the information in your credit report. Your credit report may not include your credit score.
- **Equifax v. Experian v. TransUnion:** these are the top three credit reporting companies. Each pulls from slightly different information so your reports will not be exactly the same.
- **Review Your Credit Report:** look for incorrect personal information, accounts you don't recognize, and old debt that has been paid off. If you spot errors, report them to the credit reporting company.
- **Building Credit:**
 - Pay loans and credit cards on time
 - Pay balances in full if you can
 - Don't get close to your credit limit
 - Avoid closing your oldest accounts, even if you don't use them much ("credit age" is part of your score)
 - Space out applications for new credit
 - Become an "authorized" user on a trusted person's account (but make sure they're responsible – if they miss payments, it will affect your credit)
- **Avoid Other Sites Offering Free Credit Reports:** only order through [AnnualCreditReport.com](https://www.annualcreditreport.com/)!

Need Additional Assistance?

Contact the Consumer Financial Protection Bureau

<https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>

855-411-2372 (TTY 855-729-2372)