
Free Weekly Credit Reports

How to obtain your FREE Credit Report from the three national credit reporting companies

Important information from the Federal Trade Commission.

The official website for free weekly credit reports is www.annualcreditreport.com. It is the **ONLY** authorized online source for you to get a free credit report under federal law. You can get a free weekly credit report from each of the three national credit reporting companies.

There has been an increased effort by criminals to steal and use your personal information. One of the best tools to prevent account fraud and identity theft is your credit report. It will show fraudulent activity in charges, purchases or even a new line of credit. If you detect any suspicious activity notify your financial institution immediately.

■ Free weekly credit report

To request your free weekly credit report, there is only one online source authorized to do so: **www.annualcreditreport.com**.

The Federal Trade Commission (FTC) advises consumers who order their free weekly credit reports online to be sure to *correctly enter the website www.annualcreditreport.com*, or link to it from the FTC's website to avoid being misdirected to other websites that offer supposedly free reports, but only with the purchase of other products. *Consumers are not required to make a purchase to receive their credit report — the service is free.*

■ Ordering your free weekly credit report

The three nationwide consumer reporting companies have set up one central website, toll-free number, and mailing address through which you can order your free weekly credit report. To order, go to **www.annualcreditreport.com**, call 1-877-322-8228, or complete the weekly Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Do not contact the three nationwide consumer reporting companies. They are only providing free reports through the contacts listed above.

**“www.annualcreditreport.com
will NEVER send you an email solicitation
for your free weekly credit report,
or use pop-up ads.”**

The FTC has received complaints from consumers who thought they were ordering their free credit report online.

■ **File a complaint**

The FTC wants to hear from you if you paid for what you thought was your free weekly credit report. Go to **www.ftc.gov** and click “For Consumers” on the menu.

■ **SPAM**

The FTC also wants you to forward any unsolicited emails you’ve received offering you a free weekly credit report. Send them to **spam@uce.gov**.

SAMPLE