
Free Annual Credit Reports

How to obtain your **FREE** Annual Credit Report as provided under the **FACT Act**

Important information from the Federal Trade Commission, the nation's consumer protection agency

The official website, www.annualcreditreport.com, is the **ONLY** authorized online source for you to get a free credit report under federal law. You can get a free report from each of the three national credit reporting companies every 12 months.

Fair Credit Reporting Act (FACT Act) requires each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months. There is only one online source authorized to do so: **annualcreditreport.com**

The Federal Trade Commission (FTC) advises consumers who order their free annual credit reports online to be sure to *correctly spell* **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 free annual credit reports.

The FTC has received complaints from consumers who thought they were ordering their free annual credit report online. Some consumers responded to TV ads, email offers, or simply searched online.

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

■ File a complaint

The FTC wants to hear from you if you paid for what you thought was your free annual 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 annual credit report. Send them to **spam@uce.gov**.

■ Ordering your free annual 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 annual report. To order, go to **annualcreditreport.com**, call 877-322-8228, or complete the Annual 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 individually. They are only providing reports through the contacts listed above.

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