CLIENT SERVICES & POLICY DIVISION

Legal Assistance Office

Credit Reports-Free Access

What is a credit report?
A credit report is a summary of your personal credit history. Your credit report includes your identifying information — like your address and date of birth — and information about your credit history — like how you pay your bills or if you filed for bankruptcy. Three national credit bureaus (Equifax, Experian, and TransUnion) collect and update this information. Most national department store and bank credit card accounts are included in your file, along with loans, but not all creditors report information to credit bureaus. The information in your credit report can affect your buying power. It can also affect your chance to get a job, rent or buy a place to live, and buy insurance. Credit bureaus sell the information in your report to businesses that use it to decide whether to loan you money, give you credit, offer you insurance, or rent you a home. Some employers use credit reports in hiring decisions. The strength of your credit history also affects how much you will have to pay to borrow money. The credit bureaus must:

- make sure that the information they collect about you is accurate
- give you a free copy of your report once every 12 months
- give you a chance to fix any mistakes

The Fair Credit Reporting Act (FCRA), a federal law, requires this.

Why should I get a copy of my report?
Getting your credit report can help protect your credit history from mistakes, errors, or signs of identity theft. **Check to be sure the information is accurate, complete, and up-to-date**. Consider doing this at least once a year. Be sure to check before you apply for credit, a loan, insurance, or a job. If you find mistakes on your credit report, contact the credit bureaus and the business that supplied the information to get the mistakes removed from your report. **Check to help spot identity theft.** Mistakes on your credit report might be a sign of identity theft. Once identity thieves steal your personal information — information like, your name, date of birth, address, credit card or bank account, Social Security, or medical insurance account numbers — they can drain your bank account, run up charges on your credit cards, get new credit cards in your name, open a phone, cable, or other utility account in your name, steal your tax refund, use your health insurance to get medical care, or pretend to be you if they are arrested. Identity theft can damage your credit with unpaid bills and past due accounts. If you think someone might be misusing your personal information, go to IdentityTheft.gov to report it and get a personalized recovery plan.

How do I order my free annual credit reports?
The three national credit bureaus have a centralized website, toll-free telephone number, and mailing address so you can order your free annual reports in one place. Do not contact the three national credit bureaus individually. These are the only ways to order your free credit reports:

- Visit AnnualCreditReport.com or Call 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

Only one website — AnnualCreditReport.com — is authorized to fill orders for the free annual credit report you are entitled to under law.

How often can I get a free report?
Federal law gives you the right to get a free copy of your credit report every 12 months. Through the pandemic, everyone in the U.S. can get a free credit report each week from all three national credit bureaus (Equifax, Experian, and TransUnion) at AnnualCreditReport.com. Also, everyone in the U.S. can get six free credit reports per year through 2026 by visiting the Equifax website or by calling 1-866-349-5191. That's in addition to the one free Equifax report (plus your Experian and TransUnion reports) you can get at AnnualCreditReport.com.

Are there other ways I can get a free report?
Under federal law, you're entitled to a free report if a company denies your application for credit, insurance, or employment. That's known as an adverse action. You must ask for your report within 60 days of getting notice of the action. The notice will give you the name, address, and phone number of the credit bureau, and you can request your free report from them.

- you're out of work and plan to look for a job within 60 days
- you're on public assistance, like welfare
- your report is inaccurate because of identity theft or another fraud
- you have a fraud alert in your credit file

Outside of these free reports, a credit bureau may charge you a reasonable amount for another copy of your report within a 12-month period.

What information do I have to give?
To keep your account and information secure, the credit bureaus have a process to verify your identity. Be prepared to give your name, address, Social Security number, and date of birth. If you've moved in the last two years, you may have to give your previous address. They'll ask you some questions that only you would know, like the amount of your monthly mortgage payment. You must answer these questions for each credit bureau, even if you're asking for your credit reports from each credit bureau at the same time. Each credit bureau may ask you for different information because the information each has in your file may come from different sources.

When will my report arrive?
Depending on how you ordered it, you can get it right away or within 15 days.

- Online at AnnualCreditReport.com — you'll get access immediately.
- By calling toll-free 1-877-322-8228 — it'll be processed and mailed to you within 15 days.
- By mail using the Annual Credit Report Request Form — it'll be processed and mailed to you within 15 days of receipt of your request.

It may take longer to get your report if the credit bureau needs more information to verify your identity.

Can I get my report in Braille, large print, or audio format?
Yes, your free annual credit report are available in Braille, large print or audio format. It takes about three weeks to get your credit reports in these formats. If you are deaf or hard of hearing, access the AnnualCreditReport.com TDD service: call 7-1-1 and refer the Relay Operator to 1-800-821-7232. If you are visually impaired, you can ask for your free annual credit reports in Braille, large print, or audio formats.

Should I order reports from all three credit bureaus at the same time?
You can order free reports at the same time, or you can stagger your requests throughout the year. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports. Because each credit bureau gets its information from different sources, the information in your report from one credit bureau may not reflect all, or the same, information in your reports from the other two credit bureaus.

Can I buy a copy of my report?
Yes, if you don't qualify for a free report a credit bureau may charge you a reasonable amount for a copy of your report. To buy a copy of your report, contact:

- Equifax:1-800-685-1111; equifax.com
- Experian: 1-888-397-3742; experian.com
- TransUnion: 1-800-916-8800; transunion.com

But before you buy, always check to see if you can get a copy for free from AnnualCreditReport.com.

Who Can Get A Copy of Your Credit Report
Federal law says who can get your credit report. If you're applying for a loan, credit card, insurance, car lease, or an apartment, those businesses can order a copy of your report, which helps in making credit decisions. A current or prospective employer can get a copy of your credit report — but only if you agree to it in writing.

Avoid Other Sites Offering Credit Reports
You might see companies and sites offering free credit reports, but there's only one authorized place to get the free annual credit report you're entitled to by law: AnnualCreditReport.com. These sites pretend to be associated with AnnualCreditReport.com or claim to offer free credit reports, free credit scores, or free credit monitoring. They also use terms like "free report" in their names. They might even have URLs that misspell — on purpose — AnnualCreditReport.com in the hope that you'll mistype the name of the official site. If you visit one of these imposter sites, you might wind up on other sites that want to sell you something or collect — and then sell or misuse — your personal information. AnnualCreditReport.com and the credit bureaus will not email you asking for your Social Security number or account information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from AnnualCreditReport.com or any of the credit bureaus, don't reply or click on any link in the message. It's probably a scam.

Report Scams
If you see a scam, fraud, or bad business practices, tell the FTC. Go to ReportFraud.ftc.gov, the FTC's website that makes it easy for you to report.