

Free Access to your Credit Report

You are now able to get your credit report for free. A recent amendment to the federal Fair Credit Reporting Act (FCRA) requires Equifax, Experian, and Trans Union to provide you with a free copy of your credit report, at your request, once every 12 months.

Why should I get a copy of my credit report?

A credit report contains information on where you live, what debts you owe, how you pay your bills, and whether you've been sued or filed for bankruptcy. The information it contains may be requested by lenders, landlords, potential employers or insurance companies. You should get a copy of your report to make sure the information is accurate, complete, and up-to-date. And, knowing what's in your report may help guard against identity theft.

How do I get my free credit report?

You can only access these reports through one central website, toll-free telephone number, or mailing address.

To order:

- On-line, go to www.annualcreditreport.com
- By phone, call 877-322-8228
- By mail, complete the Annual Credit Report Request Form (found at www.ftc.gov/credit or on the back of this sheet) and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. We suggest including a photocopy of your driver's license as well.

You may order reports from all three, just two, or just one of the credit reporting companies.

What information do I need to provide?

Your name, address, Social Security number, and date of birth, and (if you have moved in the last two years) your previous address. For security, you may be asked for information that only you would know.

How long will it take to get my report?

If you request online, you should be able to access it immediately. By phone, it will be processed and mailed to you within 15 days. If you order by mail, it will be sent to you within 15 days of receipt.

Caution for those with email:

The website www.annualcreditreport.com or the national credit reporting agencies **will not** send you an email or have a pop-up ad. If you get an email or a pop up ad claiming to be from www.annualcreditreport.com or one of the credit reporting agencies, do not reply to it or click on any part of it – it's probably a scam.

What if I don't understand what's in my report?

LSS Financial Counseling Service has trained staff that can help you understand the information in your report. For more information on this service, contact us at 888-577-2227 or (218) 529-2227.

