



How to Get Your Free Credit Report

And What to Do With It

By federal law, you can obtain a free credit report once a year from each of the three main credit reporting agencies. The law also says you have the right to get the information corrected in case there are mistakes.

Obtaining a free credit report is easy. ***Reviewing your report will help you keep an eye on your credit score and protect your identity.*** Request your free report regularly to ensure all the information reported on it is accurate and to catch any signs of identity theft as early as possible.

To get your free report:

Go to the official website.

Order your free credit reports at: www.annualcreditreport.com.

You can also call 1-877-322-8228 or send a request form by mail. You will find the address on the website.

Complete the request form.

Complete a short form that includes your full name, address, date of birth, and SSN. You might also have to provide a previous address if you recently moved.

Verify your identity.

You'll need to answer questions related to your finances that no other person should have, such as the name of a previous employer, the name of a credit card company you've used, or the amount of your mortgage.

This process will take longer if you have trouble with their identity verification questions because they still need to verify your identity to their satisfaction.

Access your reports.

You should be able to access your free credit reports right away online.

It usually takes two weeks to receive your report if you order it over the phone or by mail.

Once you have your report:

Check your reports.

Take the time to go over your credit reports to look for any inaccuracies.

Request corrections.

If some information is missing or inaccurate, contact (in writing) the reporting agency that made the mistake and ask them to correct it.

You should also contact the information provider if they originally made the mistake. This could be a utility company, a credit card company, an employer, or other creditor.

Provide proof.

You will have to provide proof of an error to get it corrected on your credit report.

If you cannot provide the proof or if they won't correct the mistake, your best option is to ask them to include a statement of the dispute with your credit report so anyone who runs a credit check on you will see that you are disputing that information.

Get a corrected, free report.

You will receive another free copy of the report once it has been corrected.

You can obtain additional copies for a small fee if getting a credit report once a year is not enough for your needs, or order your three reports at different times throughout the year.

The credit bureau websites are Equifax.com, Experian.com, and Transunion.com. Just order one from each company every four months.

Take advantage of these free benefits! Stay on top of your credit score and safe from identity thieves.