

# How to Order Your Credit Report

*by the Consumer Law Project for Elders*

It is a good idea for every adult to check his or her credit reports at least once a year for any mistakes or misinformation. Any inaccuracies should be corrected immediately. You should get your credit reports from each of the three major credit reporting agencies - Equifax, TransUnion and Experian - because the information about your credit history may be a little different in each report.

## **Free annual credit reports:**

Federal law now allows everyone to obtain a free credit report annually from each of the 3 major credit reporting agencies. A special website, telephone number and form have been created to allow you to order your free annual credit reports:

**Official website:** [www.annualcreditreport.com](http://www.annualcreditreport.com) (This is the only official website for free annual credit reports! Don't be taken in by imposter websites!)

**Toll free number:** 1-877-322-8228

**Mail:** Fill out "Annual Credit Report Request Form" attached or downloadable from the website. **Mail to:** Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

## **Additional credit reports:**

Some people may want to order additional credit reports after receiving their free annual credit report. Under federal law you are also entitled to a free credit report if you have reason to believe you are a victim of identity theft or fraud, you have been denied credit, insurance or employment and request the report within 60 days of notice of the denial, you are unemployed but expect to apply for employment within 60 days, or you are on public assistance. If you are not eligible for free additional reports, Connecticut law provides that the credit reporting agencies can not charge residents more than \$5.00 for the first report or \$7.00 for each subsequent report. Use the contact information below to order additional credit reports.

○ **Equifax: Website:** [www.equifax.com](http://www.equifax.com) **Toll free number:** 1-800-685-1111  
**Mail:** Equifax Credit Information Services, Inc. P.O. Box 740241 Atlanta, GA 30374

○ **Experian: Website:** [www.experian.com](http://www.experian.com) **Toll free number:** 1-888-397-3742  
**Mail:** Experian Credit Information Services P.O. Box 2104, Allen, TX 75013

○ **TransUnion: Website:** [www.transunion.com](http://www.transunion.com) **Toll free number:** 1-800-916-8800  
**Mail:** TransUnion Consumer Disclosure Center P.O. Box 1000 Chester, PA 19022

Be aware that when you contact the credit reporting agencies they may try to sell you additional products, including credit scores. Most of the time you do not need these additional products and should decline them.

*The Consumer Law Project for Elders provides free legal assistance to seniors 60 or over who have consumer questions or problems.*

## **The Consumer Law Project for Elders**

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**1-800-296-1467**