

Accessing Your Free Credit Report

The Fair Credit Reporting 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. The three companies have set up one central website, toll-free telephone number and mailing address through which you can order your free credit report. The Federal Trade Commission (FTC), the nation's consumer protection agency, wants you to know that if you want to order your free annual credit report online, there is only one authorized website www.annualcreditreport.com.

How Do I Order My Free Annual Credit Report?

You can order your credit report by going through one central website www.annualcreditreport.com or go to the FTC's website at consumer.ftc.gov which has the official link. You can also call the toll free number 1-877-322-8228 or complete the Annual Credit Report Request Form on the FTC website above and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide credit reporting companies directly. They only provide free annual credit reports through the website, phone number and address above.

When ordering your free annual credit report online you must provide your name, address, Social Security number and date of birth. If you have moved in the last two years, you may have to give your previous address. To maintain the security of your file, each nationwide consumer reporting company also may ask you for information that only you would know, like the amount of your monthly mortgage payment. Each company may ask you for different information. That's because the information each company has in your file may come from different sources.

Once you have filled out certain information online, you will be directed to individual websites operated by the three nationwide consumer reporting companies. You may get offers to buy additional products or services while on the companies' websites, such as credit scores or credit monitoring products, but you are not required to make a purchase to receive your free annual credit reports.

How Long Before I Receive My Credit Report?

If you request your report online, you should be able to access it immediately. If you order your report by calling toll-free 1-877-322-8228, or order your report by mail using the Annual Credit Report Request Form, your request will be processed and mailed to you within 15 days of receipt.

Whether you order your report online, by phone or by mail, it may take longer to receive your report if the nationwide credit reporting company needs more information to verify your identity.

Beware of Phony Websites

Many other websites claim to offer “free credit reports,” “free credit scores,” or “free credit monitoring.” But, be careful. These sites are not part of the official annual free credit report program. And in some cases, the “free” product comes with strings attached. For example, some sites sign you up for a supposedly “free” service that converts to one you have to pay for after a trial period ends. If you don’t cancel during the trial period, you may be agreeing to let the company start charging fees to your credit card.

These sites often look like the official site at www.annualcreditreport.com. Some use terms like “free report” in their names; others have website names that purposely misspell www.annualcreditreport.com in the hope that you will mistype the name of the official site. Some of these “imposter” sites direct you to other sites that try to sell you something or collect your personal information.

If you receive an email or see a pop-up ad claiming it’s from www.annualcreditreport.com or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message—it’s probably a scam. The official site, www.annualcreditreport.com, will NEVER send you an email solicitation for your free annual credit report, use pop-up ads or call you to ask for personal information. Forward any email that claims to be from www.annualcreditreport.com or any of three consumer reporting companies to the FTC’s database of deceptive spam at spam@uce.gov.

For more information about your rights to free credit reports, see the FTC publication, Your Access to Free Credit Reports, at consumer.ftc.gov

About DISB

The D.C. Department of Insurance, Securities and Banking, also known as DISB, has two missions: to fairly and efficiently regulate financial services in order to protect the people of the District of Columbia; and to attract and retain financial-services businesses to the District. To file a complaint or to obtain free information on consumer issues, visit disb.dc.gov or contact the department on 202-727-8000. The information contained in this consumer guide is courtesy of the Federal Trade Commission.

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