Ordering Your Credit Report

Free Credit Reports

The Fair Credit Reporting Act states that you can receive a FREE credit report from the credit reporting agencies if:

- you certify in writing that you're unemployed and intend to apply for employment within 60 days, or
- you have reason to believe your consumer file contains inaccurate information due to fraud, or
- you have been denied credit, insurance, or employment within the past 60 days.

DENIED CREDIT: If you've applied for credit within the last 60 days, it shows on your report as a credit inquiry… which the bureau doesn't know whether or not you've been denied credit; just that a credit report was pulled from their bureau. Using the automated "touch-tone" system on the phone to obtain a free credit report works most times.

Equifax: 800-685-1111 **Experian: 888-397-3742** **TransUnion: 800-888-4213**

***FREE ANNUAL REPORT*:** Beginning March 2005 the three credit reporting agencies have to provide a free credit report upon request at least once a year. To accomplish this, the bureaus have formed and jointly sponsor an entity to meet this requirement called the "Central Source for Free Annual Credit Reports". The credit report supplied by the Central Source is a merged report from the three bureaus reported information. You can order your free credit report through an automated system by calling the number below.

Central Source: 877-322-8228 (877-FACTACT) **Or visit: www.annualcreditreport.com**

Buying Credit Reports

Under the FCRA, you can obtain your credit report from any credit bureau for a reasonable charge. (About $9) You can order your reports from the bureaus either through the mail (which takes 10 – 30 days) or online at:

Equifax:	P.O. Box 740241, Atlanta, GA 30374	www.equifax.com
TransUnion:	P.O. Box 1000, Chester, PA 19022	www.transunion.com
Experian:	P.O. Box 2104, Allen, TX 75013	www.experian.com

Information To Include In Written Requests

In your request to the credit bureau you should provide: *(requests are individual, joint requests will not be accepted)*

- Your full name
- Your current address
- Your birth-date
- Your Social Security number
- Former addresses in last 2 years
- Photocopy of your driver's license with current address
- Photocopy of your Social Security card
- Photocopy of a billing statement, showing current address
- A $9 check or money order made out to the credit bureau

Sample Letter Text

Please send me a copy of my credit report. I am enclosing $9.00 and photocopies of my driver's license, my social security card, and a copy of a billing statement.

OR… I have been denied credit within the past 60 days. Please send me my credit report as soon as possible. I am enclosing photocopies of my driver's license, my social security card, and a copy of a billing statement. According to the provisions of 15 USC section 1681(j), there should be no charge for this information.

OR… I have been denied credit and have reason to believe my consumer file contains inaccurate information due to fraud (identity theft). Please send me a copy of my credit report as soon as possible. I am enclosing photocopies of my driver's license, my social security card, and a copy of a billing statement. According to the provisions of 15 USC section 1681(j), there should be no charge for this information.