



Obtaining a Credit Report

Credit legislation, called FACTA, was signed into law in 2003. Individuals may request one, free credit report from each of the three bureaus once a year.

A special website (www.annualcreditreport.com) was developed to explain how to obtain the free annual credit reports. This site includes frequently asked questions, as well as options for ordering your free report:

Phone—1-877-322-8228

Mail—Print and complete the form on the website and mail it to: Annual Credit Request Form
P.O. Box 105281
Atlanta, GA 30348-5281

Be wary of copycat web sites, such as freecreditreport.com, and TV ads aimed at selling you a credit report or obtaining personal information. The free credit report does not contain your credit score. The three main credit bureaus are:

Experian

P.O. Box 2104
Allan, TX 75013
1-800-787-6864
www.experian.com

Equifax

P.O. Box 740241
Atlanta, GA 30374-0241
1-800-685-1111
www.equifax.com

Trans Union

2 Baldwin Place
P.O. Box 2000
Chester, PA 19022
1-800-888-4213
www.transunion.com

