



Get your 3 credit report for free!

Be sure to look at each of your reports every year. It's simple, it's free and it's crucial: Old or inaccurate information could cost you a job, an apartment or a lot of money when you borrow. All Americans are entitled to free credit reports every year from each of the three major credit bureaus. The credit reports used to cost as much as \$9.50 each.

The three major credit-reporting agencies, [Equifax](#), [TransUnion](#) and [Experian](#), are each required to provide consumers, upon request, a free copy of their credit report once every 12 months. The reports will not be sent automatically. Each consumer must request reports one of these three ways:

- Go to [AnnualCreditReport.com](#), which is the only authorized source for consumers to access their annual credit report online for free.
- Call (877) 322-8228.
- Complete the form on the back of the Annual Credit Report Request brochure, and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The form is also available below or from the [Federal Trade Commission](#).

A credit report is simply a rundown of your payment history, listing your accounts, balances and your payment behavior for each. It is not a credit score, or FICO, the three-digit gauge of your creditworthiness used by lenders, employers and insurers. But credit scores do use the information on your credit reports in their calculations, so it's important to spot and correct inaccuracies as quickly as possible.

What's the catch?

You can order all three credit reports at one time, or at different times throughout the year. It's your choice. But be sure to order from the centralized agency. If you go directly to the credit-reporting agencies, you will be charged unless you fit other criteria for a free report.

The new ruling doesn't replace the other ways to receive a free credit report. **You're still entitled to a free credit report if:** you've been denied a loan, insurance policy or job based on your credit report; you're applying for unemployment or receive public assistance; or you currently reside in a state that already offers free credit reports from each credit-reporting agency (Colorado, Georgia, Maine, Massachusetts, Maryland, New Jersey and Vermont).

Watch for typos

You can access your information online at [AnnualCreditReport.com](#), but if you don't get the Web address exactly right or if you search for terms such as "free credit report," you could get sucked in and scammed by one of the many credit report "impostors" currently inhabiting cyber-world. The trio of reporting agencies established a single authorized Web source for customers to access the information for free: [AnnualCreditReport.com](#). That is the only federally mandated source for free, no-strings-attached credit reports.



The rest of the Internet Web sites advertising "free" reports -- more than 100 at last count -- are in fact impostors whose real agenda is to steer unsuspecting consumers into a for-profit marketing enterprise, according to a [World Privacy Forum](#) in-depth investigation and report. Dozens of the confusing sites are operated by Experian, Equifax and TransUnion, the big three bureaus who together run the government-mandated and authorized free-report site. In other words, while they run one Web site jointly that offers free reports, they're also running dozens of other sites -- often under different names -- that charge for the same or additional services.

Where and how to get the goods

The same law that mandated free credit reports also covers other types of information about you, which include:

- **Medical information.** If you've applied for life, health, disability or long-term care policies, information about your health may have been reported to the [Medical Information Bureau](#). This membership association of 600 companies is designed to help insurers detect fraud and deter applicants from lying on applications.
- **Tenant history.** No single company dominates this field, but one of the larger screening agencies is [First Advantage SafeRent](#).
- **Auto and homeowners insurance claims.** ChoicePoint's CLUE reports can be ordered at [ChoiceTrust.com](#), while ISO's A-Plus reports can be ordered by calling (800) 709-8842 or by writing A-Plus Consumer Inquiry Center, 545 Washington Blvd. 22nd Floor, Jersey City, NJ 07310-1686.
- **Check-writing history.** [ChexSystems](#) is the largest player in this arena. It maintains a database of people who have "mishandled" their bank accounts (typically by repeatedly bouncing checks). You can order a report online (ignore any reference to a "small fee") or call (800) 428-9623 or send snail-mail to ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125.
- **Employment screeners.** A typical background-checking firm doesn't maintain "permanent" files on consumers and instead puts together a one-time report for employers. Only companies that maintain databases of information on consumers must provide free reports. However, employers must get your written permission before a third party can run a background check, and you're entitled to see the report if it's used to deny you a job or promotion.

