

Free Access to Your Credit Report

An amendment to the federal Fair Credit Reporting Act (FCRA) requires Equifax, Experian, and Trans Union to provide you with a free copy of your credit report, at your request, once every 12 months.

Why should I get a copy of my credit report?

A credit report contains information on where you live, what debts you owe, how you pay your bills, and whether you have a judgment against you or if you've filed for bankruptcy. The information it contains may be requested by lenders, landlords, potential employers, and/or insurance companies. You should review your report for accuracy and to make sure information is complete and up-to-date. And knowing what's on your report may help guard against identity theft.

How do I get my free credit report?

You can only access these reports through one central website, toll-free telephone number, or mailing address. You may order reports from one or all three national credit reporting bureaus.

- On-line: go to www.annualcreditreport.com
- By phone: call 877-322-8228
- By mail: complete the Annual Credit Report Request Form and send it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

What information do I need to provide?

Your name, address, Social Security number, date of birth, and previous address (if you have moved in the last two years) will be needed. For security, you may be asked for information that only you would know.

How long will it take to get my report?

If your request is made online, you should be able to access it immediately. By phone, it will be processed and mailed to you within 15 days. If ordered by mail, it will be sent to you within 15 days of receipt.

Caution for those with email:

The website www.annualcreditreport.com or the national credit reporting agencies will not send you an email or have a pop-up ad. If you get an email or a pop up ad claiming to be from www.annualcreditreport.com or one of the credit reporting agencies, do not reply to it or click on any part of it – it's probably a scam.

What if I don't understand what's in my report?

LSS Financial Counseling has trained staff that can help you understand the information in your report. Call us for an appointment at 888-577-2227 or 218-529-2227.

