

How Do I Get a Free Credit Report?

The Federal law allows you to:

- **Get a free copy of your credit report every 12 months from each** of the credit reporting companies.
 - Experian
 - TransUnion
 - Equifax
- Simply visit WWW.ANNUALCREDITREPORT.COM and complete the online form
- If you are blind according to the Americans with Disabilities Act, you can ask for your free annual credit reports in Braille, Large Print or Audio Format by following these instructions:
 - Call toll free at **1-877-322-8228**.
 - Provide personal information to validate your identity.
 - Provide additional information to certify that you are blind.
 - Pick the format you want.
- If you are deaf and hard of hearing, consumers can access our **TDD service by calling 7-1-1 and referring the Relay Operator to 1-800-821-7232**.

It usually takes 3 weeks to receive your credit reports.

Upon receipt, be sure that the information on all of your credit reports is correct and up to date. The Federal law allows you to dispute inaccurate information on your credit report. There is no fee for filing a dispute. You may submit your dispute to the business who provided the information to the credit reporting company and/or to the credit reporting company who included the information on your credit report.

The Federal Trade Commission's website at **WWW.FTC.GOV** has information about how to dispute errors on credit reports. And, the Consumer Financial Protection Bureau's website at **WWW.CONSUMERFINANCE.GOV** provides additional guidance about disputing information on credit reports.



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