Credit reports

What is a Credit Report?

A credit report is a record of a person's or company's past borrowing and repaying records.

What Information is on my Credit Report?

- report summary;
- account name(s);
- credit bureau information;
- date account(s) opened;
- monthly payment(s);
- last reported date account(s) updated;
- account balance(s);
- account status;
- account limit(s); and/or
- 30/60/90 past due date balances.

How Can I Get My Credit Report?

Each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion, allow you to run your own credit report for free once a week. (The law requires them to offer it annually, but since the COVID-19 pandemic, they have voluntarily offered it weekly, and that policy became permanent in September, 2023. (https://investor.equifax.com/news-events/press-releases/detail/1303/equifax-experian-and-transunion-support-u-s-consumers)) You can get your credit report by mail, phone or through the Internet.

Weekly Access to Your Credit Report

Although they are only required to offer a free credit report once per year, Equifax, Experian and TransUnion are offering free weekly credit reports, so consumers can monitor for unexpected or

incorrect information.

How to Request Your Credit Report Online

The fastest way to obtain a credit report is online. Visit the AnnualCreditReport.com website (https://annualcreditreport.com) to immediately view your credit report. You will have to select which consumer credit reporting company you want your credit report from. Note that you will have free online access to your credit report with the credit reporting company. If you would like, you can print out a copy for your own records.

By Mail

If you would like to obtain a credit report by mail, send an Annual Credit Report Request Form (https://www.annualcreditreport.com/manualRequestForm.action) to the following address:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

The form is available online on the AnnualCreditReport.com website. On the form, indicate which credit reporting company's report you want. Note that your credit report request will be processed within 15 days of when the credit reporting company receives your Annual Credit Report Request Form.

By Phone

If you would like to request a credit report via phone, call 1-877-322-8228. You will go through a verification process that will include a series of questions to prove your identity.

Things to Keep in Mind When Ordering Your Credit Report

A credit score is not included with the credit report. However, you can purchase a credit score for a fee when you order your free credit report.

Note that the information shown on the credit reports varies from each of the consumer credit reporting companies. There may be information shown on one report that is not shown in the other two.

You can request one free copy of your credit report from each of the credit reporting companies per week. If you request multiple copies of your credit report from the same credit reporting company within the same week you will be asked to pay a fee to complete your request.

Carefully review your entire credit report. You may find some information on it is incorrect.

If your information cannot be verified over the Internet or the phone, you will have to send verification information in the mail to the Annual Credit Report Request Service.

There are many imposter websites that offer “free” credit reports. They often require you to sign up for a service, try to sell you something or collect your personal information. The only official free service is the AnnualCreditReport.com website. (https://annualcreditreport.com/)

Common Questions

There’s some information on my credit report that does not pertain to me. What do I do?

If, after carefully reviewing your credit report, you find that there is information listed that is false or was incorrectly added to your credit record, immediately contact the credit reporting company that prepared the report to explain the error. Each reporting agency has a specific form used for this procedure, available from the agency’s website.

How do I place a fraud alert on my credit file?

You have the right to ask that the nationwide consumer credit reporting companies place “fraud alerts” in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it makes creditors follow certain procedures to protect you. It also may delay your ability to obtain credit.

You may place a fraud alert in your file by calling just one of the three nationwide consumer credit reporting companies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

Where can I get more information?

Visit the AnnualCreditReport.com website (https://annualcreditreport.com) or call 1-877-322-8228 to learn more information about credit reports, fraud, and identity theft.