

Check Your Credit Report

Fight identity theft by monitoring and reviewing your credit report annually.

Under federal law, every consumer in the United States may obtain one free credit report every 12 months from each of the three major credit bureaus: Equifax, Experian and TransUnion.

The central site, AnnualCreditReport.com, allows consumers to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies.

Request your free credit report online, by phone or through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Credit reports requested by phone or mail will be processed within 15 days of receiving your request. Credit scores are not included in the free credit report, but can be purchased from the credit bureaus for a fee.

Experts strongly recommend consumers obtain their credit reports each year and review them for completeness and accuracy. Regularly reviewing this information helps consumers be informed about their credit, identify errors and detect identity theft.

To request your free credit report:

Online: AnnualCreditReport.com
By phone: 1.877.322.8228
By mail: Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30345-5281



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