

# Check Your Credit Report Annually

Under a federal law enacted by Congress, every consumer in the United States can now obtain one free credit report every 12 months from each of the three major credit bureaus. Previously, consumers who wanted to obtain their credit report from any of the three major credit bureaus (Equifax®, Experian® or TransUnion®) had to pay for each report.

You can obtain your free credit reports by mail, by phone or online from a service that is run jointly by the three credit bureaus. If you order your credit report online, you must print it or save it to your computer, or it will be unavailable once you leave the screen. The free program applies only to the credit report itself. Credit scores are not included in the free credit report but they can be purchased from the credit bureaus for a fee.

Cyber Security Experts strongly recommend that consumers obtain their free credit reports each year and review their reports for completeness and for accuracy in order to learn about their credit, check for errors in their credit information, and detect possible identity theft. If some information is wrong on a credit report, you can dispute it directly with the credit bureau. When a dispute is filed, the credit bureau has 45 days to respond to the consumer.

You can obtain your free credit reports as follows:

By Website: [AnnualCreditReport.com](http://AnnualCreditReport.com)

By Phone: (877) 322-8228

By Mail: Central Source LLC  
P.O. Box 105281  
Atlanta, GA 30348-5283

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