How to Get a Copy of your Credit Reports

Thanks to the Fair Credit Reporting Act, you can get a FREE copy of your credit report annually or whenever you are denied credit from each credit reporting agency online or by phone at: www.annualcreditreport.com/cra/index.jsp 1-877-322-8228

Annual Credit Report Request Service

You also can contact any of the three credit reporting agencies directly for a free copy of your credit report every 12 months online or by phone.







EXPERIAN

1-888-EXPERIAN (397-3742)

www.experian.com

TRANSUNION

1-800-916-8800

Consumer Disclosure Center

www.transunion.com

EQUIFAX

1-800-685-1111

www.equifax.com

Look online or call first to check on any fees. If you also want your credit score, there will be a fee.