



## Credit reporting agencies and free credit report

### Free credit reports and the credit reporting agencies

Consumer-friendly laws allow everyone to receive one free credit report from each agency every 12 months. Instead of going to each of the bureaus, consumers can get all three from one centralized source. Experts recommend staggering the requests every four months to keep a lookout for suspicious activity or errors. For example, request a report from Experian in January then get a report from TransUnion in May and follow up in September with a report from Equifax -- then start again in January.

#### Get a free credit report

Order your free credit report one of three ways

- Visit [www.annualcreditreport.com](http://www.annualcreditreport.com).
- Call 877-322-8228
- Complete the form on the back of the [Annual Credit Report Request](#) brochure. Mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA, 30348-5281.

### Credit reporting agencies

- [TransUnion LLC](#)  
800-888-4213  
P.O. Box 2000  
Chester, PA 19022
- [Equifax](#)  
800-685-1111  
P.O. Box 740256  
Atlanta, GA 30374
- [Experian](#)  
888-397-3742  
National Consumer Assistance Center  
P.O. Box 2002  
Allen, TX 75013