



How to Obtain Your Free Credit Reports

There are three major credit reporting agencies: Equifax, Experian, and Trans Union. Each of these credit agencies will have some information about your credit history. Unfortunately, it is very unlikely that any one agency will have your entire credit history, so each agency's reports about you will be different. To get a complete picture of how your credit history is being reported, you would need a report from each credit agency. Fortunately, as a result of a new federal law, you can receive one free credit report from each agency each year. The free credit report contains payment histories, loan balances, whether you have been sued, arrested, or filed for bankruptcy, as well as other personal financial information. It doesn't include your credit score.

There are two main methods for obtaining your free credit reports:

Request your Credit Report by Phone

This is the simplest way to get your credit reports. Call 1-877-322-8228 to request your credit reports by phone. You will go through a simple verification process over the phone. You must have ready your home phone number, social security number, and date of birth. You may be asked for additional information to verify your identity. Your reports will be mailed to you.

Request your Credit Report Online

The advantage to using the Internet is that you can see and print your report immediately. Go to <https://www.annualcreditreport.com>. You will be asked for information including your state, name, social security number, date of birth and address. If you have moved in the last two years, you may be asked for your previous address. You will be taken to the website of the company providing the report. You will be asked additional questions to verify your identity. The site will present a summary page of your credit history. Be sure to print a copy of the report for your records.

If you decide to order your credit report online, be sure you are at the correct website. Imposter sites are cropping up. Pop-up ads or e-mail messages claiming to be the official website are most likely scams. *You can be sure that you are at the correct site by starting at <http://ftc.gov/freereports> and clicking on the link to [annualcreditreport.com](https://www.annualcreditreport.com) from there.*

Monitoring your Credit Throughout the Year

If you are concerned about identity theft, you may not want to order all three reports at the same time. By requesting one credit report now, another four months from now, and the last four months later, you would be able to monitor your credit for free over the course of the year.

Please make a copy of your credit reports for our review. Call Pat at extension 222 if you have any questions about how to obtain your free reports.