

SPAM

The FTC also wants you to forward any unsolicited emails you've received offering you a free annual credit report. Send them to spam@uce.gov.

Ordering Your Free Annual Credit Report

The three nationwide consumer reporting companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free annual report. To order, go to annualcreditreport.com, call 877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Do not contact the three nationwide consumer reporting companies individually. They are only providing reports through the contacts listed above.



FREE Annual Credit Reports



How to obtain your **FREE**
Annual Credit Report as
provided under the Fact Act



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Important information from the Federal Trade Commission, the nation's consumer protection agency

The official website, annualcreditreport.com, is the ONLY authorized online source for you to get a free credit report under federal law. You can get a free report from each of the three national credit reporting companies every 12 months. Some other sites claim to offer “free” credit reports, but may charge you for another product if you accept a “free” report.

A recent amendment to the federal Fair Credit Reporting Act (FACT Act) requires each of the nationwide consumer reporting companies—Equifax, Experian, and TransUnion—to provide you with a free copy of your credit report, at your request, once every 12 months. But there is only one online source authorized to do so: **annualcreditreport.com**. Beware of other sites that may look and sound similar.

The Federal Trade Commission (FTC) advises consumers who order their free annual credit reports online to be sure to *correctly spell*



annualcreditreport.com, or link to it from the FTC's website to avoid being misdirected to other websites that offer supposedly free reports, but only with the purchase of other products. While consumers may be offered additional products or services while on the authorized website, they are not required to make a purchase to receive their free annual credit reports.

**“annualcreditreport.com
will NEVER send you an email solicitation
for your free annual credit report,
or use pop up ads.”**

The FTC has received complaints from consumers who thought they were ordering their free annual credit report online. Some consumers responded to TV ads, email offers, or simply searched online.

The FTC recently settled a lawsuit against Consumerinfo.com over the “free credit report” promotion it advertised on television, radio and the Internet. If you ordered a free credit report from Consumerinfo between November 1, 2000 and September 15, 2003, and were enrolled in its credit monitoring program, you may be eligible for a refund under the FTC's settlement.

File a Complaint

The FTC wants to hear from you if you paid for what you thought was your free annual credit report. Go to www.ftc.gov and click “For Consumers” on the menu.