

Credit Report Information from [Free Credit Reports | Consumer Advice \(ftc.gov\)](#)

What is a credit report?

A [credit report](#) is a summary of your personal credit history. Your credit report includes identifying information — like your address and date of birth — and information about your credit history — like how you pay your bills or if you filed for bankruptcy. Three nationwide credit bureaus (Equifax, Experian, and TransUnion) collect and update this information. Not all creditors report information to credit bureaus, but most nationwide chain store and bank credit card accounts, along with loans, are included in credit reports.

The information in your credit report can affect [your buying power](#). It can also affect your chance to get a job, rent or buy a place to live, and buy insurance. Credit bureaus sell the information in your report to businesses that use it to decide whether to loan you money, give you credit, offer you insurance, or rent you a home. Some employers use credit reports in hiring decisions. The strength of your credit history also affects how much you will have to pay to borrow money.

The credit bureaus must

- make sure that the information they collect about you is accurate
- give you a free copy of your report once every 12 months
- give you a chance to [fix any mistakes](#)

The Fair Credit Reporting Act (FCRA), a federal law, requires this.

Why get a copy of my report?

Getting your credit report can help protect your credit history from errors and help you spot signs of identity theft.

Check to be sure the information is accurate, complete, and up-to-date. It's important to do this at least once a year. Be sure to check before you apply for credit, a loan, insurance, or a job. If you find mistakes on your credit report, contact the credit bureaus and the business that supplied the information to [get the mistakes removed from your report](#).

Check to help [spot identity theft](#). Mistakes on your credit report might be a sign of identity theft. Once identity thieves steal your personal information — like your name, date of birth, address, credit card or bank account, Social Security, or medical insurance account numbers — they can drain your bank account, run up charges on your credit cards, get new credit cards in your name, open a phone, cable, or other utility account in your name, steal your tax refund, use your health insurance to get medical care, or pretend to be you if they are arrested.

Identity theft can damage your credit with unpaid bills and past-due accounts. If you think someone might be misusing your personal information, go to [IdentityTheft.gov](#) to report it and get a personalized recovery plan.

How To Get Your Free Annual Credit Reports

How do I order my free annual credit reports?

The three nationwide credit bureaus — Equifax, Experian, and TransUnion — have a centralized website, toll-free telephone number, and mailing address so you can order your free annual reports in one place. Do not contact the three credit bureaus individually. These are the only ways to order your free annual credit reports:

- visit AnnualCreditReport.com
- call 1-877-322-8228, 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

Only one website — AnnualCreditReport.com — is authorized to fill orders for the free annual credit reports you are entitled to by law.

How often can I get a free report?

Federal law gives you the right to get a free copy of your credit report every 12 months from each of the three nationwide credit bureaus. In addition, the three bureaus have permanently extended a program that lets you check your credit report from each once a week for free at AnnualCreditReport.com.

Also, everyone in the U.S. can get six free credit reports per year from Equifax through 2026 by visiting AnnualCreditReport.com. That's in addition to the one free Equifax report (plus your Experian and TransUnion reports) that you can get annually at AnnualCreditReport.com.

Are there other ways to get a free report?

Under federal law, you're entitled to a free credit report if

- you get a notice saying that your application for credit, employment, insurance, or other benefit has been denied, or another unfavorable action has been taken against you based on information in your credit report. That's known as an adverse action notice. You must ask for your report within 60 days of getting the notice. The notice will give you the name, address, and phone number of the credit bureau, and you can request your free report from them.
- you're out of work and plan to look for a job within 60 days
- you're getting public assistance
- your report is inaccurate because of identity theft or other fraud
- you have a [fraud alert](#) on your credit file

If you fall into one of these categories, contact a credit bureau. Use the [contact information below](#) or at IdentityTheft.gov/CreditBureauContacts.

What To Expect When You Order Your Credit Reports

What information do I have to give?

To keep your account and information secure, the credit bureaus have a process to verify your identity. Be prepared to give your name, address, Social Security number, and date of birth. If you've moved in the last two years, you may have to give your previous address. They'll ask you some questions that only you would know, like the amount of your monthly mortgage payment. You must answer these questions for each credit bureau, even if you're asking for your credit reports from each credit bureau at the same time. Each credit bureau may ask you for different information because the information each has in your file may come from different sources.

When will my report arrive?

Depending on how you ordered it, you can get it right away or within 15 days

- online at AnnualCreditReport.com — you'll get access immediately
- by calling toll-free 1-877-322-8228 — it'll be processed and mailed to you within 15 days
- [by mail](#) using the [Annual Credit Report Request Form](#) — it'll be processed and mailed to you within 15 days of receipt of your request

It may take longer to get your report if the credit bureau needs more information to verify your identity.

Can I get my reports in Braille, large print, or audio formats?

Yes, your [free annual credit reports are available in Braille, large print, or audio](#) formats. It takes about three weeks to get your credit reports in these formats.

If you are a person who is blind or print disabled, call 877-322-8228, give personal information to verify your identity, give additional information to certify that you're visually impaired according to the Americans with Disabilities Act, then pick the format you want.

If you are a person who is deaf or hard of hearing, call 7-1-1 to access your local TDD service, then refer the Relay Operator to AnnualCreditReport.com's TDD service at 1-800-821-7232.

How To Monitor Your Credit Reports

Is it good to order reports from all three credit bureaus at the same time?

You have options: order your free reports at the same time, or stagger your requests throughout the year. Some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports. Because each nationwide credit bureau gets its information from different sources, the information in your report from one credit bureau may not be the same as the information in your reports from the other two credit bureaus.

Is it possible to buy a copy of my report?

Yes, if you don't [qualify for a free report](#), a credit bureau may charge you a reasonable amount for a copy of your report. But before you pay for a report, always check to see if you can get a copy for free from [AnnualCreditReport.com](#).

To buy a copy of your report, contact the nationwide credit bureaus:

- Equifax: 1-800-685-1111; [Equifax.com/personal/credit-report-services](#)
- Experian: 1-888-397-3742; [Experian.com/help](#)
- TransUnion: 1-888-909-8872; [TransUnion.com/credit-help](#)

Who Can Get Copies of Your Credit Reports

Federal law says who can get your credit report. If you're applying for a loan, credit card, insurance, car lease, or an apartment, those businesses can order a copy of your report, which helps in making credit decisions. A current or prospective [employer can get a copy of your credit report](#) — but only if you agree to it in writing.

Avoid Other Sites Offering Free Credit Reports

You might see companies and sites offering free credit reports, but there's only one authorized place to get the free annual credit reports you're entitled to by law: [AnnualCreditReport.com](#). Other sites pretend to be associated with [AnnualCreditReport.com](#) or claim to offer free credit reports, free credit scores, or free credit monitoring. They also use terms like "free report" in their names. They might even have URLs that misspell — on purpose — [AnnualCreditReport.com](#) in the hope that you'll mistype the name of the official site. If you visit one of these imposter sites, you might wind up on other sites that want to sell you something or collect — and then sell or misuse — your personal information. [AnnualCreditReport.com](#) and the credit bureaus will not email you asking for your Social Security number or account information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from [AnnualCreditReport.com](#) or any of the credit bureaus, don't reply or click on any link in the message. It's probably a scam.

Report Scams

If you see a scam, fraud, or bad business practices, tell the FTC at [ReportFraud.ftc.gov](#). We can't resolve your individual report, but we use reports to investigate and bring cases to stop wrongdoing. Your report can help protect others from fraud.