

# Free credit reports

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You can get free credit reports from the 3 big credit reporting agencies at **AnnualCreditReport.com** (<https://www.annualcreditreport.com/index.action>) . Also, learn more from the Federal Trade Commission (<https://consumer.ftc.gov/articles/free-credit-reports>) about how to understand your reports and what to do if you find errors in a report.

You can get free credit reports from **AnnualCreditReport.com**. (<https://www.annualcreditreport.com/index.action>)

The 3 biggest credit reporting agencies — 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 (<https://www.annualcreditreport.com/index.action>)
- call 1-877-322-8228, or

- complete the Annual Credit Report Request Form  
(<https://www.annualcreditreport.com/index.action>)  
(<https://www.annualcreditreport.com/index.action>) and mail it to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

Only one website — **AnnualCreditReport.com**

(<https://www.annualcreditreport.com/index.action>)— is authorized to fill orders for the free annual credit reports you are entitled to by law.

The Federal Trade Commission (<https://consumer.ftc.gov/articles/free-credit-reports>) also has more information about free credit reports, including:

- About Credit Reports (<https://consumer.ftc.gov/articles/free-credit-reports#About Credit Reports>)
- How To Get Your Free Annual Credit Reports  
(<https://consumer.ftc.gov/articles/free-credit-reports#How To Get Your Free Credit Reports>)
- What To Expect When You Order Your Credit Reports  
(<https://consumer.ftc.gov/articles/free-credit-reports#What to Expect When You Order Your Free Credit Report>)
- How To Monitor Your Credit Reports  
(<https://consumer.ftc.gov/articles/free-credit-reports#How To Monitor Your Credit Report>)
- Who Can Get Copies of Your Credit Reports  
(<https://consumer.ftc.gov/articles/free-credit-reports#Who Can Get A Copy of Your Credit Report>)

- Avoid Other Sites Offering Free Credit Reports  
([https://consumer.ftc.gov/articles/free-credit-reports#Avoid Other Sites Offering Credit Reports](https://consumer.ftc.gov/articles/free-credit-reports#Avoid%20Other%20Sites%20Offering%20Credit%20Reports))([https://consumer.ftc.gov/articles/free-credit-reports#Avoid Other Sites Offering Credit Reports](https://consumer.ftc.gov/articles/free-credit-reports#Avoid%20Other%20Sites%20Offering%20Credit%20Reports))
- Report Scams ([https://consumer.ftc.gov/articles/free-credit-reports#Report Scams](https://consumer.ftc.gov/articles/free-credit-reports#Report%20Scams))

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