



Office of Consumer Affairs
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www.co.summit.oh.us/conaffairs.htm

CONSUMER FACTSHEET

Your Access to “Free” Annual Credit Reports

The federal Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies to provide you with a FREE copy of your credit report, at your request, once every twelve (12) months.

A credit report contains your personal financial information that is used to evaluate your qualification for home and auto loans, insurance, employment or renting a home. There are three nationwide consumer reporting companies: Equifax, Experian, and Trans Union.

How to Order Your Free Report

To order your report online go to www.annualcreditreport.com or call (877) 322-8228 or complete the attached Annual Credit Report Request Form and mail it to:

Annual Credit Report Request Service
PO Box 105281, Atlanta, GA 30348-5281

Or you can order your reports from each of the three nationwide consumer reporting companies directly. The law allows you to order one free copy of your credit report from each of the consumer reporting companies every 12 months:

Equifax
800-685-1111
www.equifax.com

Experian
888-397-3742
www.experian.com

Trans Union
800-916-8800
www.transunion.com

To obtain your FREE credit report you will be required to provide your name, address, Social Security number, and date of birth. Also if you have moved in the last two years, you may have to provide your previous address.

Be careful when ordering your credit report. Some other web sites and television ads claim to offer FREE credit reports, but in fact charge you for their services. Again for your FREE credit report under the law, go online to www.annualcreditreport.com or call (877) 322-8228.

Information in your credit report is the basis for all scoring models, errors in the report can translate to a lowered credit score. The Fair Credit Reporting Act says you can get your credit score at a “reasonable” fee. But please remember, you **are not required** to make a purchase of your credit score or other products in order to receive your free annual credit reports.