

# Consumer News

Office of Consumer Affairs



FOR IMMEDIATE RELEASE

Date: September 25, 2009

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## County of Summit Office of Consumer Affairs Reminds Consumers How to Get Their "Free" Annual Credit Reports

**Puzzled about how to get your free annual credit reports?  
You are not alone!**

Many consumers are reporting that they have visited web sites that offer "free" credit reports only to find that they must enroll in a trial membership that monitors their credit in order to get the reports for free. If consumers agree to the free trial offer and do not cancel within 7 to 30 days (depending on the company's trial offer cancellation period); they will be charged a monthly fee that can range from \$14.95 to \$29.95.

**So, just how do you order your free annual credit reports?**

Once every 12 months, consumers can go to the only authorized source under federal law to obtain their "free" annual credit reports from the three credit reporting agencies (Equifax, Experian and TransUnion) at [www.annualcreditreport.com](http://www.annualcreditreport.com). From here consumers are able to view and printout their credit reports for free or they can download the Annual Credit Report Request Form, fill it out and mail to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348. Consumers can also get their free annual credit reports by calling **(877) 322-8228**.

"When consumers are at home watching television, commercials tell you how to get your credit reports for free but the catch is that you must sign up for a trial membership," says Cynthia Sich Director of the County of Summit Office of Consumer Affairs. "To order your free annual credit report with no fees attached visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or if you can not remember the website, contact our office."

It is recommended consumers review their credit reports at least once every 12 months to ensure the information is correct. If the reports show errors, the consumer should contact the credit reporting agency in writing. Remember, the law does not provide credit scores for free, but consumers may purchase their scores when ordering their credit reports.