

### **Obtaining Your Credit Report**

- AnnualCreditReport.com is the official site to help consumers to obtain their free credit report.
- AnnualCreditReport.com allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.
- You may request your free credit report online, request your report by phone or request your report through the mail.
  - Free credit reports requested online are viewable immediately upon authentication of identity.
  - Free credit reports requested by phone or mail will be processed within 15 days of receiving your request.

#### **To Request Your Credit Report by Telephone:**

- Call 1-877-322-8228
- You will go through a simple verification process over the phone.

#### **To Request your Credit Report by Mail:**

- Download the request form from AnnualCreditReport.com (You need an Adobe viewer to view the requested form.)
- Print and complete the form.
- Mail the completed form to:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

- Your reports will be mailed to you within 15 days. Allow 2-3 weeks for delivery.