

Getting your credit reports and scores

Start with your free annual report

You can get one free copy of your report from each of three nationwide credit reporting companies every 12 months.

Some states and territories allow for an additional free report each year: Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey, Vermont and Puerto Rico.

You can get an additional free report if you:

- Are unemployed and plan to look for employment in the next 60 days
- Are receiving public assistance
- Have reason to believe that your credit file is inaccurate due to fraud
- Have had a consumer reporting agency place a fraud alert on your credit file (based on your good faith suspicion that you have been the victim of fraud, including identity theft)
- Have had a consumer reporting agency place a fraud alert on your credit file after submitting an identity theft report
- Have had adverse action taken (you have been denied credit, employment, insurance, etc.) because of information in your credit report – In this case, you have 60 days to request your report.

How to order your free credit report

To order through the website, visit <https://www.annualcreditreport.com>. You will complete a form with basic information (your name, Social Security number, address, etc.). You will select the report(s) you want – Equifax, Experian, and/or TransUnion.

Then for each report, you will be asked a series of security questions such as: former addresses, amount of a loan you have, phone numbers that have belonged to you, counties you may have lived in, etc. Note that each credit reporting company has a slightly different process to “authenticate” you, or make sure you are you who say you are. If you are unable to answer these questions, request your report using one of the alternative methods listed below. Once

the site has confirmed your identity, you can download and save a PDF version of your report, print the report, or both.

Be sure you do this in a safe and secure location. Avoid doing this on public computers, such as those at a library.

Alternative methods to get your free annual credit report

You may find that you will have to use another method.

Order by phone: 877-322-8228. You will go through a verification process over the phone.

Order by mail: Download the request form from <https://www.annualcreditreport.com>. Print and complete the form. Mail the completed form to:

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



Track when you have printed or received your credit reports

Source of credit report	Equifax PO Box 740241 Atlanta, GA 30374 http://www.equifax.com	Experian http://www.experian.com	TransUnion LLC PO Box 1000 Chester, PA 19016 http://www.transunion.com
Date printed or received			

Beware of imposter websites offering free credit reports. Some companies offer free credit reports, but you may have to buy another product or service to get it. DO NOT use a search engine (Google or Yahoo, for example) to find the annual credit report site. Go directly to <https://www.annualcreditreport.com>.

If you are under 18, you should not have a credit report unless:

- You are an authorized user or joint owner on an account
- You are an emancipated minor
- Your state law allows you to enter contracts below the age of 18, and you have done so
- You have student loans
- You have been the victim of identity theft or credit or financial fraud

Currently, only Experian allows minors (once they reach the age of 14) to obtain their own credit reports. Call 888-397-3742 to get your file.

With TransUnion, you can send an email to childidtheft@transunion.com to see if a credit file exists. Or you can visit the TransUnion website and complete the Child Identity Theft Inquiry Form. If the minor has a legitimate credit history (he or she is the joint owner of or an authorized user on an account), then a parent or guardian must order the report.

For the Equifax report, call 877-784-2528. Currently, an adult – the parent or legal guardian – must order the credit report on behalf of the minor.⁵⁶

Getting your credit scores

Unlike your credit report, which you can get at no cost to you, you usually have to pay if you want to buy a credit score. There are certain instances in which you are entitled to a credit score for free, for example if you are denied a loan on the basis of your credit score. In addition, one of your lenders, such as your credit card company, may provide you a credit score for free on your statement.⁵⁷

There are many credit scores you can purchase in the marketplace. The type of credit score most used by lenders is a FICO score. Another score also used by lenders is the VantageScore, which you can purchase through Experian or TransUnion.

Any score you purchase will most likely differ from the credit score used by a bank, lender, or other third-party to assess your creditworthiness. You cannot know ahead of time whether the scores you purchase will vary a little or a lot from a score used by a bank, lender, or other third-party. You should not rely on credit scores you purchase exclusively as a guide to how creditors will view your credit quality. **Knowing what is in your credit report and fixing errors is**

more important to building your credit than buying a credit score. Just buying a credit score may not tell you what you need to know before you apply for a loan.



Tracking when you ordered scores

To order your FICO score visit <http://www.myfico.com>.

There may be a cost for each score you order. These companies also offer other credit reporting and monitoring services for a fee.

Equifax score:	Date:
Experian score:	Date:
TransUnion score:	Date:

You have the right to get a free credit score if:

- You apply for a mortgage loan, and the lender uses your credit score. The lender must send you a notice telling you this and include your score.
- Your application for credit is turned down, and the lender used your credit score. You will get a notice (disclosure) from the provider explaining this with your credit score.
- You get less favorable terms from a lender than the terms available to most people who get credit from that lender, and the lender used your credit score as part of determining your loan terms. You will get a notice (disclosure) from the provider explaining this with your credit score.