

GETTING YOUR CREDIT REPORTS

Getting your reports

You can get a free report once every 12 months from each of the four nationwide consumer credit reporting companies. That means if you order a report from one of the companies on March 1, you can't get another report from the same company until March 2 next year.

To ask for your report online:

You can ask for your free credit report from <https://www.AnnualCreditReport.com>. Make sure you are on this site before ordering your report. This is the official site, authorized by the Federal government, for you to get your free reports. You usually can get your report immediately by ordering online.

You may also ask for your report by phone or mail, but it may take up to 15 days for you to get it.

To ask for your report by phone:

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

To ask for your report by mail:

- Download the [request form](#) (You need an Adobe viewer to view the requested form. Download the free [Adobe viewer](#))
- Print and complete the form

Mail the completed form to:

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