



CHECK YOUR CREDIT

Requesting Your Free Credit Report

By law, everyone is eligible to receive one free credit report each year from each of the three major Credit Reporting Agencies – Equifax, Experian, and TransUnion.

To request your free credit report, you will need your full legal name, social security number, date of birth, and current and previous addresses for the past two years.

It is recommended to request one credit report at a time throughout the year. Use the "Tracking Sheet" on the second page to record when you request and receive each credit report.

These three options are the only way to receive a truly free credit report.

Online

Visit www.annualcreditreport.com.



This is the only truly free credit report website. Many other sites may require a fee or offer a free limited service for 30-days but then a monthly subscription.

This is generally the fastest option as you will typically receive your credit report instantly on the screen.

Mail

Complete the official Annual Credit Report Request Form found online at <https://www.annualcreditreport.com/manualRequestForm.action>.



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

Phone

Call 1-877-322-8228.



Your credit report will be mailed to you within 15 days of call.

K-STATE
Research and Extension

Adapted from "How to Check Your Free Credit Report Guide," University of Wisconsin-Ext. This publication is designed to provide educational information on credit reports. If legal advice is required, the services of a competent professional should be sought. Consumers can find tips on choosing a financial advisor at <https://personal-finance.extension.org/investing-unit-10:-choosing-financial-professionals/>.

Kansas State University Agricultural Experiment Station and Cooperative Extension Service.

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CHECK YOUR CREDIT

The Fair Credit Reporting Act requires each of the three nationwide consumer credit reporting companies to give you a free credit report every 12 months at your request.

Use this tracking sheet to record completion dates for each task.



Requested: _____

Reviewed: _____

Errors Corrected: _____



Requested: _____

Reviewed: _____

Errors Corrected: _____



Requested: _____

Reviewed: _____

Errors Corrected: _____