Free Credit Report Availability

Free credit reports will become available to all us consumers as a result of the Fair and Accurate Credit Transactions Act (FACTA), over the course of the next year. This availability will be phased in nationwide, beginning in the western portions of the country starting on December 1, 2004.

On that date, you will be able to get a free copy of your credit report if you live in Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, or Wyoming.

As of March 1, 2005, free credit reports will be available in the Midwest states. These include Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin.

Residents of the southern US states, Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, and Texas, will be eligible to receive a free copy of their credit report as of June 1, 2005.

The eastern region of the United States will be the last area of the country to participate in this portion of FACTA. Connecticut, Delaware, the District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Vermont, Virginia and West Virginia, as well as residents of Puerto Rico and all US territories become eligible to receive free credit reports as of September 1, 2005.

These free credit reports will be available on an annual basis from each of the credit repositories (Equifax, Experian and Trans Union). To get contact information for these companies, click here.

To print the form for ordering from the CRA's via snail mail, click here.

Or you can call, 1-877-322-8228, you can order all three at one time.

We do not suggest getting your report on-line, see our related articles below,

by Jim Malmberg

Read our related article:

Use of AnnualCreditReport.com may lead to loss of privacy