

How do I get a copy of my credit record?

To get a copy of your credit report, refer to your Yellow Pages under "Credit Reporting".

There are primarily 3 national CRA's - Experian, Equifax, and TransUnion. Each of these companies may have a different credit record for you and you may be charged a nominal fee for a copy of each report. You may qualify for a free report if you can prove you 1) were denied credit, 2) unemployed and plan to seek employment, 3) are on welfare, or 4) your report is inaccurate due to fraud.

By Sept. 2005 - each and every person in the US is eligible for a free credit report annually. However, the start date for each state is staggered over 2005

The three nationwide consumer reporting companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free credit report. To order call 877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can get the form [here](#).

You may order your report from each of the three nationwide consumer reporting companies at the same time, or you can order from only one or two. The law allows you to order one free copy from each of the nationwide consumer reporting companies every 12 months.

For Privacy reasons, we do NOT recommend using www.annualcreditreport.com.

Instead call 877-322-8228 -- it only takes a few minutes & it protects your privacy.