

How to get a free credit report

Under the Fair Credit Reporting Act, you, as a consumer, are entitled to one credit report a year, at no cost. Carefully reviewing this free credit report each year is a vital step to protecting your account from identity theft. It is also important to monitor these reports because your credit report has information that one day might be crucial in the decision of approving a mortgage or other loan for which you have applied, renting a house or apartment, or possibly even getting a job.

There are three major credit reporting agencies, and you are able to receive a free report from each. It is a good idea to compare the information on each report. Make sure you contact the companies and correct any erroneous information.

NOTE: Your free reports give you access to your credit history; they do **NOT** provide your credit score. Typically, credit score is only available when purchasing a report, unless you have been denied credit (See information at the end of this article).

Steps to retrieve your free credit report online:

1. Go to www.annualcreditreport.com
2. Select the state in which you reside...click Request Report
3. Provide all required personal information.
4. Select one or more of the nationwide consumer credit reporting companies to request a free credit report.

(I found that Equifax was the best. I tried Experian and it said I needed to mail in a request to receive a free report.)

5. Click "Next" to be transferred to selected company's website. When done with the particular company, click "Return to annualcreditreport.com" to go back and select another credit reporting company's information.
6. You will be able to do this for each of the three credit reporting companies.
7. Once on the company's website, you will have options to view and print your free credit report.

If you have been denied credit in the past 60 days:

If you have been denied credit, insurance, or other benefits in the past 60 calendar days, you may receive a free credit report that does not count as the free credit report you are entitled to once a year. You can go to the three nationwide consumer credit reporting companies' web sites to receive this report, or you may call their toll free number.

Equifax:

Phone: 1-800-685-1111

Web site: <http://www.equifax.com>

For denied credit: <http://www.equifax.com/fcra>

Experian:

Phone: 1-888-397-3742

Web site: <http://www.experian.com>

For denied credit: <http://www.experian.com/reportaccess>

TransUnion:

Phone: 1-800-680-7289

Web site: <http://www.transunion.com>