



Free Credit Report – Monitoring your credit report (not credit score) is extremely important to help guard against fraud and identity theft. Fortunately, obtaining and reviewing your credit report online is both convenient and easy.

It is important to realize some credit report services and online credit report providers claim to be “free” when in actuality there may be fees, charges, and automatic monthly or annual subscriptions associated with using the credit report service. As such, when researching and using a credit report service or provider, be sure to read and understand all of the terms and conditions. Alternatively, feel free to use AnnualCreditReport.com.

AnnualCreditReport.com is mandated by the federal government to provide annual free credit reports (not credit scores) to consumers. Under the mandate, a consumer is entitled to receive a free credit report from each of the three major credit reporting agencies (Equifax, TransUnion, Experian) once a year. The three major credit reporting agencies may ask if you would like to pay to receive your credit score along with your annual free credit report. However, a consumer may decline and still receive the free credit report.

To request your annual free credit report online, or for more information, please visit <http://www.annualcreditreport.com>.

To request your annual free credit report by telephone, call 1-877-322-8228.

To request your annual free credit report by mail, download and print the request form at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. Once completed, mail the request form to:

Annual Credit Report Request Service
P.O. Box 105281
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