**HOW TO OBTAIN YOUR CREDIT REPORT**

The three nationwide credit reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report.

To order, visit [annualcreditreport.com](http://www.annualcreditreport.com/), call 1-877-322-8228. Or complete the [Annual Credit Report Request Form](https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/articles/pdf/pdf-0093-annual-report-request-form.pdf) and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide credit reporting companies individually. They are providing free annual credit reports only through [annualcreditreport.com](http://www.annualcreditreport.com/), 1-877-322-8228 or mailing to Annual Credit Report Request Service.

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

UPDATE: Starting in 2020, everyone in the U.S. can get 6 free credit reports per year through 2026 by visiting the [Equifax website](https://www.equifax.com/personal/credit-report-services/free-credit-reports/) or by calling 1-866-349-5191. That’s in addition to the one free Equifax report (plus your Experian and TransUnion reports) you can get at [AnnualCreditReport.com](http://www.annualcreditreport.com/).

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