



Requesting your free credit reports by mail from a correctional facility

Incarcerated individuals who may not have access to the internet or phone can opt to request a free credit report by mail. In your letter, you can request credit reports from all three credit reporting companies: TransUnion, Equifax, and Experian.

The credit reporting companies request the following information for mail requests from prisons or jails:

- Consumer's first, middle, and last names, plus any suffix used
- A prisoner identification number
- Current address
- Address(es) during the two years preceding incarceration
- Social Security number
- Date of birth
- The name of the correctional institution as the return address and the prisoner identification number on the envelope used to mail the request.

To request your credit reports by mail, write to the address below and include the name of the credit reporting company or companies you want the report from:


Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281
(877) 322-8228


Correctional facilities have different rules related to retaining personal information. Check with the correctional facility to determine how to keep copies of your credit report.


If you hit barriers as you request your credit report from prison or jail, you can submit a complaint to the CFPB.

Be sure to include your prison identification number and prison address when submitting a complaint to CFPB.

HOW TO SUBMIT A COMPLAINT

 **Online**
www.consumerfinance.gov/complaint

 **By phone (180+ languages)**
M-F, 8 a.m. - 8 p.m. ET
(855) 411-2372
(855) 729-2372 TTY/TDD

 **By mail**
Consumer Financial Protection Bureau
P.O. Box 2900
Clinton, IA 52733-2900