

Requesting your free credit reports

Make a plan for requesting your free credit reports once every 12 months.

Your credit report can be used for more than just a loan approval. That's why it's important to look at your reports each year to make sure your information is correct.

You should request your credit report from all three nationwide credit reporting companies—Equifax, Experian, and TransUnion—since each report can have different information in it. Learn more about requesting credit reports for minors at consumerfinance.gov/askcfpb/1271. If you work with youth in foster care, visit consumerfinance.gov/ask-cfpb/search-by-tag/foster_youth.

What to do

- **Pick a method to order your credit reports.** You can get them online, by phone, or by mail. If you get your reports online, be sure you're accessing them from a safe and secure device and location. Be very cautious doing this on public computers, since you're accessing sensitive personal information and you want to keep it safe.
- **Be ready to answer some security questions if you request your report online or by phone.** You'll be asked questions that are meant to be hard for anyone but you. If you can't answer, you'll have to request the report by mail. Questions might be:
 - How much is your monthly mortgage or car payment?
 - Which bank is your auto loan from?
- **Decide when you'll order each report.** Consider getting a report from a different credit reporting company every four months, as a way to monitor your credit for free.

A step further

Review your credit reports carefully. They'll probably be similar, but there may be differences between them, and that's okay. The most important thing is to make sure that the information listed about you is accurate. Use the "Reviewing your credit reports" tool to check your credit reports for any mistakes.



Pick a strategy for **Requesting your free credit reports**

1. Pick when you'll request your credit reports using the strategy that works best for you.
2. Write down when you'll request them from each company, Experian, Equifax, and TransUnion. You can get a free report from each company once every 12 months.
3. Create a reminder on your calendar or phone to help you follow through.

Strategies for requesting your credit reports

REQUEST ON THREE SEPARATE DATES		REQUEST ON A SINGLE DATE	
Check your reports on three different dates throughout the year. Staggering them can help you see if anything is changing throughout the year or if any fraud has occurred.		Choose a single date that's easy to remember, like a birthday or holiday, to request all three of your reports at once. This is good if you're buying something big soon, that requires new credit, so you can correct errors right away.	
I will request my reports on these three separate dates:		I will request a report from all three companies on this day:	
DATE	COMPANY	DATE	COMPANY
	Equifax		Equifax, Experian, TransUnion
	Experian		
	TransUnion		

How to request your free reports

The federal government authorizes only one source for your free credit reports. You can make a request online, by phone, or by mail.

Visit [AnnualCreditReport.com](https://www.annualcreditreport.com)

Call (877) 322-8228

Request by mail. Download and complete the form at [annualcreditreport.com/manualRequestForm.action](https://www.annualcreditreport.com/manualRequestForm.action).

Mail the completed form to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

This tool is included in the Bureau of Consumer Financial Protection's Your Money, Your Goals: A financial empowerment toolkit. The Bureau has prepared this material as a resource for the public. This material is provided for educational and information purposes only. It is not a replacement for the guidance or advice of an accountant, certified financial advisor, or otherwise qualified professional. The Bureau is not responsible for the advice or actions of the individuals or entities from which you received the Bureau educational materials. The Bureau's educational efforts are limited to the materials that the Bureau has prepared.

This tool may ask you to provide sensitive information. The Bureau does not collect this information and is not responsible for how your information may be used if you provide it to others. The Bureau recommends that you do not include names, account numbers, or other sensitive information and that users follow their organization's policies regarding personal information.

This tool includes links or references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this outside information. The inclusion of links or references to third-party sites does not necessarily reflect the Bureau's endorsement of the third-party, the views expressed on the outside site, or products or services offered on the outside site. The Bureau has not vetted these third-parties, their content, or any products or services they may offer. There may be other possible entities or resources that are not listed that may also serve your needs.