

# Get Your Credit Report

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## Why Do I Need To Check My Credit Report?

It is important to check your credit reports regularly to make sure the information on the reports is correct, as well as to check for potential fraud or identity theft. All U.S. Citizens are eligible for one free credit report every 12 months from each of the three credit agencies; Equifax, Experian and TransUnion. So that means you could get three free credit reports each year. Experts suggest looking at credit reports from all three agencies to get an overall picture, because your credit report may vary from one company to another.

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## How Do I Get My Credit Report?

To receive your free annual credit report(s) visit this website:

[www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. This is the only source for credit reports approved by the Federal Trade Commission (FTC).

You can also get a copy of your report for free anytime if:

- ☒ You have been denied credit for any reason and a credit report was used in making the decision. You have 60 days to mail proof of rejection to the reporting credit bureau.
- ☒ You are unemployed, actively seeking employment, or if an employer or potential employer has requested a credit report.
- ☒ You are receiving public welfare assistance.
- ☒ You believe your credit report has been used to perpetrate a fraud.

## Credit Agencies:

### *Equifax*

888-202-4025

[www.equifax.com](http://www.equifax.com)

### *Experian*

888-397-3742

[www.experian.com](http://www.experian.com)

### *TransUnion*

800-888-4213

[www.transunion.com](http://www.transunion.com)

Find out more at: [www.wiserwomen.org](http://www.wiserwomen.org)

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## Things To Be Aware Of

There are many companies and websites that say they offer free credit report services; however, most of these companies are really trying to get you to pay for other services. Some sites ask for personal information, including your credit card number, which they will use to put false charges on your card, or charge your credit card for services you did not request. Some companies simply use the name “Free Credit Report,” but they are not affiliated with the approved government site. These companies may enroll you in a “monitoring program” or make you pay to receive your credit score.

To make sure you are at the government-approved website, type the address, [www.annualcreditreport.com](http://www.annualcreditreport.com) directly into your browser or go through the FTC’s website. When you are on the government-approved website, you will have to enter your personal information three times; for each of the credit reporting agencies (Experian, Equifax, and TransUnion.) You can receive reports from all three at once, or return to the website throughout the year to request your report from each agency separately. This site will also showcase additional services available to you, such as sending a copy of your FICO score, credit monitoring, or other services, however, these are not free nor are they required to receive your credit report.

### Additional Resources

Information about credit, credit reports & scores:

[www.consumer.ftc.gov/articles/0155-free-credit-reports](http://www.consumer.ftc.gov/articles/0155-free-credit-reports)

Protecting against fraud and identify theft:

[www.consumer.ftc.gov/features/feature-0014-identity-theft](http://www.consumer.ftc.gov/features/feature-0014-identity-theft)