



How to order your credit report

- Annualcreditreport.com (FACT Act)
- Mail request letter
- Call 877-322-8228
- Or, order through “Big 3” credit bureaus:
 - Equifax 800-685-1111
 - Experian 888-397-3742
 - TransUnion 800-888-4213

TELL AUDIENCE:

The Fair and Accurate Credit Transactions Act (FACT Act) of 2003 was enacted to help consumers understand their rights and protect information in their credit reports, and also to help consumers whose financial information has been stolen. As a result, you have the opportunity to request one free credit report per year from *each* of the three main credit-reporting agencies (Experian, Equifax, and TransUnion).

If you order a report directly from a credit bureau’s Web site, note that these vendors also sell credit scores and reports on their sites. Be sure you’re requesting the free credit report if that’s what you want.

Consider staggering your requests throughout the year. For example, order a free report from Experian in January, then order a free report from Equifax in May, and then order a free report from

TransUnion in September. Next year, start over with a free report from Experian.

WEB RESOURCE: Credit Report Request Letter (print from the Web):

<https://www.annualcreditreport.com/cra/requestformfinal.pdf>

NOTE TO INSTRUCTOR: Encourage participants to order their credit reports via one of three ways listed on the slide: the Web, mail, or phone.