

The New Year is a Good Time to Review your Credit Report

Now that the holidays are over and the new year is upon us, it's a good time to check your credit report. You are entitled to one free credit report every 12 months from each of the big three credit reporting agencies: Equifax, Experian and TransUnion.

You can choose to get all three credit reports at once; however, the Federal Trade Commission (FTC) recommends that you space them out every three to four months. That way you will be able to keep track of any changes to your credit report throughout the year, rather than just once a year.

There are three ways to get your free annual credit report, not including a credit score:

1. Online at annualcreditreport.com (the only authorized on-line source for your free annual credit report)
2. By phone toll-free at 1-877-322-8228
3. Fill out the Annual Credit Report Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

If you are not accessing it directly from the link on this page, be sure that you are actually visiting the Annual Credit Report website, since imposter sites may intentionally misspell the web address to get you to visit their site accidentally to submit personal information.

Also be wary of other sites that claim to provide "free" credit reports, as they often come with strings attached, such as requiring you to pay for a product or service. If you paid for what you thought was your free annual credit report, file a complaint with the FTC at www.ftccomplaintassistant.gov.

If you receive an unsolicited email offering you a free credit report or claiming to be from annualcreditreport.com or any of the three nationwide credit reporting agencies, do not respond. It is probably a scam. Forward such emails to the FTC at spam@uce.gov.

Once you receive your credit reports, be sure to read through them carefully. If you see anything suspicious or find inaccuracies, immediately contact the credit bureaus to notify them of the problem(s). Your credit report will contain information on how to dispute incorrect information.

If you have any problems getting your free credit reports, call the FTC's toll-free number (1-877-FTC-HELP) for assistance.

For more information about getting your free annual credit report, visit our website at Managing Credit & Debt.