

Your Credit Report & Credit (FICO) Score

Get Your Free Annual Credit Report

The Office of Consumer Affairs and Business Regulation reminds consumers that they are entitled to one free credit report every 12 months from each of the three national consumer reporting companies—Experian, Equifax, and TransUnion. It is important to check your credit report regularly for accuracy and signs of fraudulent activity—especially with the increase in identity theft. There is only one official free credit report website, www.annualcreditreport.com.

When you order your free credit reports:

1. Steer clear of sites that promise free credit reports and then ask for your credit card information.
2. Do not respond to emails, pop-up ads, or phone calls that claim to come from www.annualcreditreport.com or one of the credit reporting agencies. These may be scams seeking your personal information.
3. If you are uncomfortable with internet security you can order your credit reports by phone or mail.

For a copy of your credit report from the major credit bureaus, contact:

Equifax: (800) 685-1111

Experian: (888) EXPERIAN

TransUnion: (800) 888-4213

Get Your FICO Credit Score

While consumers are entitled by law to see their credit reports for free at least once a year, that is not the case with credit scores.

Until recently, consumers were able to access their FICO credit scores based on data from all three credit bureaus via Fair Isaac's [FICO Score website](http://www.fico.com).

Effective February 14, 2009, Experian will no longer allow consumers direct access to their FICO scores. TransUnion and Equifax will still allow consumers to purchase their FICO scores.

While your Experian score is no longer visible to you, you should periodically monitor data in your credit reports to make sure there are no errors.