

Credit Report

How do I get a copy of my credit report?

You can receive one free credit report every 12 months from each of the nationwide consumer credit reporting agencies (Equifax, Experian, and TransUnion). You can get the report at www.annualcreditreport.com, or by calling (877) 322-8228.

Why is it important to check my credit report?

Identity theft is more and more common. By reviewing your credit report regularly, you can check for accounts that you did not open, debts that you do not owe, and inaccurate addresses and other demographic information.

What if information in my credit report is incorrect?

You can send a letter to the credit reporting agency with a list of the incorrect information in your credit report. The credit reporting agency must investigate your dispute within 30 days. When the investigation is complete, the credit reporting agency must send you the results in writing and a free copy of your report if it makes a change to your report. If the credit reporting agency refuses to correct inaccurate information in your report, you should talk to a lawyer about legal remedies available to you under the Fair Credit Reporting Act.

What if I am the victim of identity theft?

Visit the Federal Trade Commission's identity theft one-stop website, www.identitytheft.gov. You should also consider filing a police report. Ask your local legal aid for help, or talk to a lawyer.

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Table of Contents

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