



Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies, Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. **Omission of any information may delay your request.**

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:

Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

Social Security Number:

Date of Birth:

Grid for Social Security Number: [][][] - [][] - [][][][][][]

Grid for Date of Birth: [][] / [][] / [][][][]

Month

Day

Year

Fold Here

Fold Here

Grid for First Name and M.I.

First Name

M.I.

Grid for Last Name and suffix

Last Name

JR, SR, III, etc.

Current Mailing Address:

Grid for House Number and Street Name

House Number

Street Name

Grid for Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for City, State, and Zip Code

City

State

ZipCode

Previous Mailing Address (complete only if at current mailing address for less than two years):

Grid for Previous Mailing Address House Number and Street Name

House Number

Street Name

Fold Here

Fold Here

Grid for Previous Mailing Address Apartment Number / Private Mailbox

Apartment Number / Private Mailbox

Grid for Previous Mailing Address Puerto Rico Urbanization Name

For Puerto Rico Only: Print Urbanization Name

Grid for Previous Mailing Address City, State, and Zip Code

City

State

ZipCode

Shade Circle Like This → ●

Not Like This → ○

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

○ Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.



If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.





Monitor and find errors by **Reviewing your credit reports** regularly

1. Make a copy of this tool, one for each of the three nationwide credit reporting companies.
2. Use the checklist to review the five sections of each of your credit reports.
3. Write down any questions you have or incorrect information you need to dispute.

Name of credit reporting company: _____

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
 Header and identifying information	My name (including spelling)	
	My Social Security number	
	My current telephone number	
	My current address	
	My previous addresses	
	My employment history	
 Public record information	My financial public record information, like bankruptcies, judgments, or tax liens	
 Collection agency account information	My accounts, if any, in collections	
	The status of each of my accounts	

SECTION	IS THIS INFORMATION CORRECT?	QUESTIONS OR ERRORS
 Credit account information	All of the accounts are mine	
	The status of each of my accounts, such as whether they are open or closed; and whether I paid on time, missed payments, or paid less than the amount due.	
	I'm accurately listed as an authorized user, co-signer, or joint owner	
	All accounts I've closed are listed as "closed by the consumer"	
 Inquiries made to your account	I recognize all "hard inquiries" or times when I've applied for credit and a lender reviewed my credit report. To learn more about inquiries, visit consumerfinance.gov/ask-cfpb/whats-a-credit-inquiry-en-1317	

Correcting Errors in Credit Reports

To correct errors on your credit report, you need to contact the credit bureau that is showing erroneous information. In most cases, the information can be disputed online. However, there are times that disputes must be made through the mail. The rest of this handout provides the information necessary to **dispute accounts** through the **mail** as well as **contact information** for the major **credit bureaus** and a **sample dispute letter**.

When disputing information in your credit report it is important to include:

- Your full name including middle initial (and generation such as JR, SR, II, III)
- Your date of birth
- Your Social Security number (if you have never been issued a social security number, please note that in your request)
- All addresses where you have lived during the past two years
- One copy of a government issued identification card, such as a driver's license or state ID card, etc.
- One copy of a utility bill, bank, or insurance statement, etc.
- List each item on your report that you believe is inaccurate, the account number and the specific reason you feel the information is incorrect.
- There is no charge for submitting a dispute.

Send your completed dispute information to the applicable addresses below. **Only include copies and do not send original documentation.** The credit bureaus cannot return copies from a mailed request.

What happens next?

- Once they receive the request, they will contact the furnisher of the information or the vendor who collected the information from a public record source (such as a court or other government office).
- When the bureaus complete their dispute process, which may take up to 30 days, they will send you the results.

Credit Bureaus

Equifax

Equifax Disputes - <https://www.equifax.com/personal/credit-report-services/credit-dispute/>

866-349-5191

Equifax Information Services LLC

P.O. Box 740256

Atlanta, GA 30374-0256

Correcting Errors in Credit Reports

Experian

Dispute online or via mail

Experian Disputes - <https://www.experian.com/disputes/main.html>

1 888 397 3742

Experian

P.O. Box 4500

Allen, TX 75013

TransUnion (TU)

1-800-916-8800

TransUnion Disputes

2 Baldwin Place, P.O. BOX 1000

Chester, PA 19022

TransUnion Disputes

Your File Identification Number (FIN) found on the credit report is no longer needed by TU's system. TU's automated system may ask you for a FIN, but it is not needed to move the call forward and speak to a live agent.

Rights Under the Fair Credit Reporting Act

The Fair Credit Reporting Act (FCRA) is designed to help ensure that credit bureaus furnish correct and complete information to businesses to use when evaluating your application. Your rights under the Fair Credit Reporting Act:

- You have the right to receive a copy of your credit report. The copy of your report must contain all the information in your file at the time of your request.
- You have the right to know the name of anyone who received your credit report in the last year for most purposes or in the last two years for employment purposes.
- Any company that denies your application must supply the name and address of the credit bureau they contacted, provided the denial was based on information given by the credit bureau.
- You have the right to a free copy of your credit report when your application is denied because of information supplied by the credit bureau. Your request must be made within 60 days of receiving your denial notice.
- If you contest the completeness or accuracy of information in your report, you should file a dispute with the credit bureau and with the company that furnished the information to the bureau. Both the credit bureau and the furnisher of information are legally obligated to investigate your dispute.
- You have a right to add a summary explanation to your credit report if your dispute is not resolved to your satisfaction.

Correcting Errors in Credit Reports

Sample Dispute Letter

Date

Your Name

Your Address

Your City, State, Zip Code

Complaint Department

Name of Credit Bureau

Address

City, State, Zip Code

To Whom it May Concern:

I am writing to dispute the following information in my file. The items I dispute also are encircled on the attached copy of the report I received.

This item (identify item(s) disputed by name of source, such as creditors or tax court, and identify type of item, such as credit account, judgment, etc.) is (inaccurate or incomplete) because (describe what is inaccurate or incomplete and why). I am requesting that the item be deleted (or request another specific change) to correct the information.

Enclosed are copies of (use this sentence if applicable and describe any enclosed documentation, such as payment records, court documents) supporting my position. Please reinvestigate this (these) matter(s) and (delete or correct) the disputed item(s) as soon as possible.

Sincerely,

Enclosures: (List what you are enclosing)



Apply It: Building My Credit

You can use this checklist to explore options for building credit.

Building Credit	What It Is	What to Watch Out For
<p>Get a secured credit card</p> <p><input type="checkbox"/> This is an option for me</p>	<p>To get a secured credit card, you must make a deposit with the financial institution that issues the credit card. Often it is around \$500, which is also generally the credit limit. The credit limit is the maximum you can charge on the credit card.</p>	<p>Fees. Secured credit cards often have fees: annual fees, monthly fees, and others. The credit card issuer cannot charge fees that add up to more than 25% of the credit limit in the first year. Read the fine print. Make sure the fee structure does not increase after the first 12 months.</p> <p>Credit utilization rate. Be sure to keep the amount you charge as low as possible compared to your credit limit. Borrowers who have large balances in proportion to their credit limits may see their credit scores fall.</p> <p>Missing payments. Be sure to pay the full amount due each month. Getting a secured credit card will not improve your credit scores if you miss payment deadlines. The creditor must receive the payment by the due date.</p> <p>Reporting. Check your credit reports to ensure the financial institution regularly reports your payments to Equifax, Experian, or TransUnion.</p>

Apply It: Building My Credit *continued*

Building Credit	What It Is	What to Watch Out For
<p>Get a credit-building loan</p> <p><input type="checkbox"/> This is an option for me</p>	<p>These are installment loans usually for \$1,000 or less. You repay them through regular, scheduled payments for 6 to 12 months.</p>	<p>Interest rates. For most loans, you will have to pay interest. Be sure you can afford to repay the loan, including the interest. Remember, even if the loan is deposited in an account and you make the loan payments from this deposit, you will still need additional money to cover the interest.</p> <p>Missing payments. While regular, on-time payments can build your credit, missing or late payments will harm it. Be sure you can afford the payments before taking on this loan. Find out if you can set up automatic payments so you can be sure you won't forget to make them.</p> <p>Reporting. Check your credit reports to ensure the financial institution regularly reports your payments to Equifax, Experian, or TransUnion.</p>
<p>Become an authorized user on someone else's account</p> <p><input type="checkbox"/> This is an option for me</p>	<p>This provides you with a credit card in your name, but someone else owns and is responsible for the account.</p> <p>If the primary account holder uses it responsibly and has good credit, it may provide a slight boost to your credit scores.</p>	<p>Reporting. Check your credit reports to ensure the financial institution regularly reports authorized user status to Equifax, Experian, or TransUnion.</p> <p>Missed payments by the account holder. Late and missed payments on the account can affect your credit. Make sure the person who owns the account has good credit and pays on time and as agreed.</p>

Apply It: Building My Credit *continued*

Building Credit	What It Is	What to Watch Out For
<p>Get a cosigner</p> <p><input type="checkbox"/> This is an option for me</p>	<p>Ask a friend or relative with good credit to cosign your loan. A cosigner promises to repay the loan if you do not.</p>	<p>Your relationship. If you do not pay back the loan, your cosigner will be responsible for the payments. You may have damaged their credit as well.</p> <p>Reporting. The lender should report the payment information for both you and the cosigner to the credit reporting agencies.</p>
<p>Apply for a credit card at a store or gas station</p> <p><input type="checkbox"/> This is an option for me</p>	<p>These credit cards typically have a lower credit limit and a higher annual percentage rate (APR).</p> <p>It may be easier to get approved for one of these cards than other types of credit cards.</p>	<p>Interest rates. The interest rate is likely to be high. Make sure you do not charge more than you can pay. Keep the balance on the card as low as possible compared to your credit limit.</p> <p>Reporting. Check your credit reports to ensure the lender regularly reports your payments to Equifax, Experian, or TransUnion.</p>
<p>Make a large down payment on a purchase and negotiate a loan for the balance</p> <p><input type="checkbox"/> This is an option for me</p>	<p>Offering to make a large down payment can make it more likely that a lender will approve your lending application. And, you will not have to borrow as much money.</p> <p>For example, if you are buying a used car for \$5,000 and have enough cash, you might consider making a down payment of \$1,000 to \$3,000.</p> <p>Repaying the loan as agreed can help you build your credit history.</p>	<p>Interest rates. The interest rate is likely to be high. Make sure you do not borrow more money than you can pay.</p> <p>Loss of asset. The loan is likely to be secured by the asset you are buying. If you do not make your payments on time and as agreed, the asset may be repossessed.</p> <p>Reporting. Check your credit reports to ensure the lender regularly reports your payments to Equifax, Experian, or TransUnion.</p>

Apply It: Building My Credit *continued*

Building Credit	What It Is	What to Watch Out For
<p>Create an alternative credit history</p> <p><input type="checkbox"/> This is an option for me</p>	<p>Many of the bills you pay are not included in credit reports. Create a record showing your timely and regular payments of other bills as an alternative to a credit report.</p> <p>Use <i>Apply It: Creating My Alternative Credit History</i> on the next page.</p>	<p>Acceptance. Many businesses will not accept an alternative credit history in place of a credit report or scores. Be sure to check with potential service providers about their policies on considering alternative credit histories.</p> <p>Evidence. Make sure you have evidence to back up your claims of timely and regular payments, such as:</p> <ul style="list-style-type: none"> ▪ Receipts ▪ Statements ▪ Letters from the businesses you pay regularly
<p>Other</p> <p><input type="checkbox"/> This is an option for me</p>		



Apply It: Creating My Alternative Credit History

Use this worksheet to build an alternative credit history.

Payment or Item	Payment/deposit frequency? For how long? What documentation can I provide?
Rent	
Childcare / Eldercare payments	
Spousal / Child Support payments	
Cell phone bill	
Electric bill	
Gas bill	
Water, sewage, and garbage bills	
Cable / Satellite / TV Viewing Services	
Internet service bill	
Insurance payments	
Loan from friend or family member	
Savings	
Other:	
Other:	



Apply It: Repairing and Improving My Credit

Use this checklist to explore options for repairing and improving your credit.

- Get and review your credit reports.** Go to annualcreditreport.com for the free credit reports you are entitled to every 12 months from each of the three nationwide credit reporting agencies.
- Dispute and correct any errors.** Look for inaccurate information, information that does not belong to you, and outdated information still being reported.
- Make sure anything that is in the collection account section of your reports belongs to you.** And, if something appears in the collection account section, make sure it is not also reported in another section.
- Pay all of your bills on time and as agreed.**
- If you have credit cards, use as little of your credit limit as possible.** Carrying high balances on credit cards compared to available credit limits can significantly reduce credit scores. Some experts advise using no more than 30% of your available credit while others advise using no more than 20%. While keeping balances at or below those percentages may be a goal that you cannot reach right now, it helps to use as little of your credit limit as possible.
- Use a credit building strategy.** Options may include:
 - Secured credit cards
 - Credit building loans
 - Becoming an authorized user on an account
 - Getting a cosigner
- Keep old accounts open if you can.** Older accounts create a longer credit history.
- Apply for credit only if you really need it.** Applications for credit create inquiries. Too many inquiries can negatively affect your scores.
- Negotiate different terms.** See if you can increase your credit limit on revolving accounts (such as credit card accounts or lines of credit) or ask for lower interest rates. Changes can improve your credit and make your credit more affordable.
- Ask for a “good will” deletion.** If you have paid your bills on time and as agreed with a creditor, but missed a payment or two, you may be able to negotiate a deletion of the negative entry. If this doesn’t work, ask what else could be done to prevent it from being reported to a credit reporting agency.



Apply It: Maintaining My Productive Credit History

Many of the strategies for maintaining productive credit are the same as those for repairing and improving credit. Use this checklist to keep your credit history productive after you have built, repaired, or improved it.

- Continue to pay your bills on time and as agreed.** This will have the greatest impact on both your credit reports and scores. It is the most important strategy for maintaining productive credit reports and scores.
- Continue to pay down your debt balances.** If you are paying your bills on time and as agreed, this is likely already occurring. But make sure you see this reflected in the balances on your credit reports.
- Keep the amount of credit you use as low as you can compared to your credit limits.** This applies to credit cards as well as lines of credit. Only use what you need.
- Don't apply for too much credit.** Applying for too much credit at once can suggest financial problems. Lenders may not view this favorably when you apply for credit.
- Avoid actions or inactions that may create new entries in the public records section of your credit reports.** If you have been served with a lawsuit notice and don't show up to court, the court will likely find in favor of the individual or business that is suing you. Get legal help if needed.
- Pay your taxes and child support in full and on time.** A tax lien may be filed if you do not pay your income taxes, property taxes, or other taxes. A lien gives the government the legal right to your property—financial assets, personal property, or real estate—if you do not pay the taxes you owe. Not paying child support can lead to garnishment, liens on properties, and withholding of tax refunds or other governmental payments, along with other consequences.
- Check your credit reports at least once every 12 months at annualcreditreport.com.**
- Dispute errors on your credit reports.** Be sure to keep records of your disputes.
- Keep good financial records.** Good recordkeeping will give you:
 - proof if there are any errors in your credit reports
 - information if your identity is stolen and you have to contact your creditors quickly
 - peace of mind