

## SPAM

The FTC also wants you to forward any unsolicited emails you've received offering you a free annual credit report. Send them to [spam@uce.gov](mailto:spam@uce.gov).

## Ordering Your Free Annual Credit Report

The three nationwide consumer reporting companies have set up one central website, toll-free telephone number, and mailing address through which you can order your free annual report. To order, go to [annualcreditreport.com](http://annualcreditreport.com), call 877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Do not contact the three nationwide consumer reporting companies individually. They are only providing reports through the contacts listed above.



# FREE Annual Credit Reports



How to obtain your **FREE**  
Annual Credit Report as  
provided under the **FACT Act**



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## **Important information from the Federal Trade Commission, the nation's consumer protection agency**

**The official website,**  
**annualcreditreport.com**, is the  
**ONLY** authorized online source for you  
to get a free credit report under federal  
law. You can get a free report from each  
of the three national credit reporting  
companies every 12 months. Some  
other sites claim to offer “free” credit  
reports, but may charge you for another  
product if you accept a “free” report.

A recent amendment to the  
federal Fair Credit Reporting  
Act (FACT Act) requires  
each of the nationwide  
consumer reporting  
companies—Equifax,  
Experian, and TransUnion—  
to provide you with a free  
copy of your credit report,  
at your request, once every  
12 months. But there is only one online source  
authorized to do so: **annualcreditreport.com**.  
Beware of other sites that may look and sound  
similar.

The Federal Trade Commission (FTC) advises  
consumers who order their free annual credit  
reports online to be sure to *correctly spell*

**annualcreditreport.com**, or link to it from  
the FTC's website to avoid being misdirected to  
other websites that offer supposedly free  
reports, but only with the purchase of other  
products. While consumers may be offered  
additional products or services while on the  
authorized website, they are not required to  
make a purchase to receive their free annual  
credit reports.

**“annualcreditreport.com**  
*will NEVER send you an email solicitation  
for your free annual credit report,  
or use pop up ads.”*

The FTC has received complaints from  
consumers who thought they were ordering  
their free annual credit report online. Some  
consumers responded to TV ads, email offers,  
or simply searched online.

The FTC recently settled a lawsuit against  
Consumerinfo.com over the “free credit report”  
promotion it advertised on television, radio and  
the Internet. If you ordered a free credit report  
from Consumerinfo between November 1, 2000  
and September 15, 2003, and were enrolled in  
its credit monitoring program, you may be  
eligible for a refund under the FTC's settlement.

### **File a Complaint**

The FTC wants to hear from you if you paid for  
what you thought was your free annual credit  
report. Go to [www.ftc.gov](http://www.ftc.gov) and click “For  
Consumers” on the menu.

