

OBTAINING YOUR CREDIT REPORTS

<i>Nationwide Consumer Reporting Agencies</i>	<i>Free Annual Credit Report</i>	<i>Other Free Reports, due to:</i>	<i>One-Call Fraud Alerts, Active Duty Military Alerts, and Access to Free Credit Report</i>	<i>Purchase Your Credit Report</i>
		<ul style="list-style-type: none"> • adverse action • unemployment • receiving public benefits • errors due to fraud • State law provision 		
Equifax	www.annualcreditreport.com or Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281	www.equifax.com 1-800-685-1111 Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374	www.equifax.com 1-888-766-0008 Equifax Credit Information Services Consumer Fraud Division P.O. Box 740256 Atlanta, GA 30374	www.equifax.com 1-800-685-1111 Equifax Information Services LLC P.O. Box 740241 Atlanta, GA 30374
Experian	1-877-FACT ACT 1-877-322-8228 or Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281	www.experian.com 866-200-6020 www.experian.com P.O. Box 2104 Allen, TX 75013	www.experian.com 888-397-3742 Experian's National Consumer Assistance P.O. Box 2002 Allen, TX 75013	www.experian.com 888-397-3742 www.experian.com P.O. Box 2104 Allen, TX 75013
TransUnion	P.O. Box 105281 Atlanta, GA 30348-5281 See Web site or Resource Library for the necessary form for a postal request	www.transunion.com 1-800-888-4213 P.O. Box 1000 Chester, PA 19022	www.transunion.com 800-680-7289 Fraud Victim Assistance Department P.O. Box 6790 Fullerton, CA 92834	www.transunion.com 1-800-888-4213 P.O. Box 1000 Chester, PA 19022

Some State laws provide for free or discounted credit reports for consumers. See Web sites listed here for details. Information in this table was updated on October 3, 2005.