

MANAGING YOUR MONEY \$

Consumers Are Eligible For Free Credit Reports

(NAPS)—Your credit report includes information on where you live, how you pay your bills, and whether you've been sued, arrested, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

And now, thanks to an act of Congress, consumers can order a free copy of their credit report from each of the three nationwide consumer reporting companies—Equifax, Experian, and Trans Union—once every twelve months.

“The right to receive a free credit report is an important new tool for consumers,” said Deborah Platt Majoras, Chairman of the Federal Trade Commission (FTC), the nation's consumer protection agency. “Not only does checking the credit report give consumers a valuable snapshot of their credit histories, it permits them to detect and correct errors, and spot and stop identity theft.”

The three nationwide consumer reporting companies have set up one central Web site, toll-free telephone number, and mailing address through which consumers can order their free annual report. To order, visit **annualcreditreport.com**, call 1-877-322-8228, 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. The Form can be downloaded from **annualcreditreport.com** or from the FTC's Web site at **ftc.gov/credit**.

Consumers who want to access their report online can go to **annualcreditreport.com**. The



Thanks to an act of Congress, consumers can receive a free copy of their credit report once a year.

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 Web site to avoid being misdirected to other Web sites 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 Web site, they are not required to make a purchase to receive their free annual credit reports.

For more information, the FTC has issued two new consumer brochures: “Your Access to Free Credit Reports” explains how consumers can request their credit reports and dispute any errors, and “Want a Free Annual Credit Report? The Only Official Web site is **annualcreditreport.com**” warns consumers about imposter Web sites. The brochures are available at **ftc.gov/credit** or by calling the FTC toll-free, 1-877-FTC-HELP (382-4357).

Did You Know?

The three nationwide consumer reporting companies—Equifax, Experian, and Trans Union—are required to provide consumers with a free copy of their credit report, at their request, once every 12 months. Consumers who want to access their credit report online can go to **annualcreditreport.com**.