

## How to Access Your Free Credit Reports

A recent amendment to the federal Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies to provide you with a *free copy of your credit report*, at your request, once every 12 months.

### A credit report contains information on:

- where you live
- how you pay your bills
- details about credit accounts that were opened.

*Your free credit report will NOT include your credit score – a number used to determine credit-worthiness.*

### Why would I want to get a copy of my credit report?

*Creditors, insurers, employers, and other businesses use your credit report to evaluate your applications for credit, insurance, employment, or renting a home. Review your credit report:*

- because the information it contains affects whether you can get a loan — and how much you will have to pay to borrow money.
- to make sure the information is accurate, complete, and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.
- to help guard against identity theft. That's when someone uses your personal information - name, Social Security number, or credit card number - to commit fraud.

### How do I order my free report?

The three nationwide consumer reporting companies have set up one central website, toll-free telephone number, and mailing address. To get your report:

- go to [www.annualcreditreport.com](http://www.annualcreditreport.com)
- call 877-322-8228, or
- complete the Annual Credit Report Request Form available from [www.ftc.gov/credit](http://www.ftc.gov/credit) and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348.

You may order [your reports](#) from each of the three nationwide consumer reporting companies at the same time, or order from only one or two. Staggering your requests may help you stay on top of changes to your information and catch potential errors more quickly.

### What information do I have to provide to get my free report?

- Your name, address, Social Security number, and date of birth.
- If you have moved in the last two years, your previous address.
- For security, each consumer reporting company may ask you for some information that only you would know, such as the amount of your monthly mortgage payment.
- [www.annualcreditreport.com](http://www.annualcreditreport.com) is the *only* authorized internet source for your [free annual credit report](#) from the three nationwide consumer reporting companies.

### O.K., I have my report – now what does it mean?

*FISC can help you interpret your credit report information, and give you ideas for improving your creditworthiness. FISC is the local Consumer Credit Counseling Service.*

- If there are errors on your report, we can show you how to get those corrected.
- If your credit report needs improving due to collection activity, or unpaid judgments, we can outline steps to begin cleaning up the adverse information.
- If you have a lot of debt and are struggling to make timely payments, we can help you set up a debt repayment plan.
- If you are behind on utility payments, rent or mortgage and can't seem to make ends meet, we offer classes for learning better money management skills.

**Call FISC today for information, to register for a class, or to set up an appointment with a financial counselor. 1-800-366-8161 or 886-1000 in the Fox Cities.**