

## REFERENCE GUIDE TO CREDIT BUREAUS AND SERVICES

**We only need a report from one reporting agency and we do not need your credit score!**

All 3 consumer credit reporting companies must provide a free copy of an individuals' credit report once a year upon request.

1. **www.annualcreditreport.com** is the only website recognized by all three consumer credit reporting companies, where individuals can request their annual credit report at no cost.

**OR**

**Call toll free (877) 322-8228** to request your free credit report. Deaf or hard of hearing consumers can access TDD service by calling **7-1-1** and referring Relay Operator to **(800) 821-7232**.

2. **When you request your free report, you will choose which consumer credit** reporting company you want to access. The three nationwide consumer credit reporting companies are:

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|--|---|
| A) <b>Trans Union</b> PO Box 7960 Fullerton, CA 92834.<br><a href="http://www.transunion.com">www.transunion.com</a> | <b>Freeze request info</b> (888) 909 8872 |
| B) <b>Equifax</b> PO Box 105788 Atlanta, GA 30348.<br><a href="http://www.equifax.com">www.equifax.com</a>           | <b>Freeze request info</b> (800) 685-1111 |
| C) <b>Experian</b> PO Box 9554 Allen, TX 75013<br><a href="http://www.experian.com">www.experian.com</a>             | <b>Freeze request info</b> (888) 397-3742 |

If you find a discrepancy on your report, you should immediately contact the reporting company that generated the report. We have listed the contact information for each reporting company above.

3. **To discontinue credit card offers** being sent to your home call:

(A) Toll-free: (888) 567-8688

(B) Deaf or hard of hearing consumers call: 7-1-1 and refer Relay Operator to call (800) 821 9 631.

4. **Additional information can be found at:**

<http://ftc.gov/bcp/menus/consumer/credit/rights.shtm>

**Or** by contacting the federal trade commission at 1-877-ftc-help (382-4357) or 1-877-id-theft (438-4338)