

## WHAT DO I NEED TO KNOW ABOUT ORDERING A CREDIT REPORT?

You are entitled to one (1) FREE credit report per year from each of the three major credit bureaus. Additional copies, however, will cost about \$9.00 per credit report. You may also be able to get the report FREE of charge if you meet one of the following requirements:

1. If you were denied credit, employment, and/or insurance within the last 60 days or if you received a notice of any negative decision based on a credit report, the creditor or company that denied your application must tell you what credit bureau provided the information. That agency must give you a copy of your credit report at no charge, if you request it in writing within 60 days of your denial of credit, employment or insurance. *See the sample letter provided in this brochure.*
2. Recent changes in the Fair Credit Reporting Act also require that one free credit report per year be provided to:
  - a) unemployed persons intending to apply for a job within 60 days;
  - b) anyone on public welfare assistance;
  - c) anyone with reason to believe that the credit report contains wrong information due to fraud, such as forgery or unauthorized access. Anytime fraud has caused an inaccurate credit report, you should request a free report.

## WHAT SHOULD I LOOK FOR IN MY CREDIT REPORT?

When you get your credit report, look for

- 1) errors,
- 2) old information.

### 1. **Errors:**

If you think there is an error, you should fill out a dispute form or write a letter explaining the problem and asking the credit bureau to investigate.

*See sample letter provided in this brochure.* If you have any evidence of the errors, attach copies (not originals). The credit reporting agency may then investigate your report and get back to you, usually within 30 days. (The credit reporting agency may deny your request if they do not think there is an error. If the credit reporting agency denies your request, they must notify you of this decision).

The credit reporting agency must notify you within 5 days of completing the investigation and must include a copy of your credit report if it has been revised.

If the problem is not resolved, you may file a written statement (sometimes limited to 100 words) explaining your side of the story.

## HOW DO I ORDER A CREDIT REPORT?

There are three major credit bureaus (the “Big Three”) and many small ones. You should order your credit report from at least one of the “Big Three.” The “Big Three” companies are:

1. Equifax (Equifax has a branch called the Credit Bureau of the Pacific on Oahu that you may also order a credit report from);
2. Experian (formerly known as TRW Information Services);
3. Trans Union.

To order from the “Big Three” companies, you can either call or write them a letter and they will tell you what to do to get a report. You may also order reports from the “Big Three” through their respective websites. Alternatively, you may go to a single website ([www.annualcreditreport.com](http://www.annualcreditreport.com)) to request all three reports online. If you do not have internet access, you may call a toll-free number ((877) 322-8828), or mail a request to the following address to obtain all three credit reports:

Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

*See the sample letter and addresses provided in this brochure.*