



Extension
UNIVERSITY OF WISCONSIN-MADISON



Check Your Free Credit Report Three Times a Year

Why Should I Check My Report?

Your credit report is a detailed record of your credit activities from the past 7-10 years. Potential creditors, employers, and landlords use your credit report to estimate how trustworthy you will be.

The information in your credit report can affect:

- The amount you pay in interest for credit cards and loans
- Monthly insurance payments
- Your ability to get a mortgage or rent an apartment
- Your application for some jobs

By law, you can obtain three *free* credit reports each year from AnnualCreditReport.com—one each from the three credit bureaus: Equifax, Experian, and TransUnion. We recommend that you view one of your free reports **every four months**. This way, you can be sure that the information is up-to-date and accurate. Regular, careful reviews of your credit report will help you identify any incorrect or fraudulent information, and it can help protect you against identity theft.

How Do I Check My Report?

Federal law entitles every individual to **three** free credit reports every 12 months, one from each of the three major credit agencies: Experian, Equifax, and TransUnion. **The methods below are the only ways to obtain the free credit reports you are entitled to by law.**

You can check your report online, by telephone, or by mail. You will need to provide the following information:

- Your full, legal name
- Social Security Number or Individual Taxpayer Identification Number (ITIN)
 - If using an ITIN, then you can only apply by mail
- Date of Birth
- Address for current residence and previous addresses for the past two years
 - If you've moved recently, changed your name, or had other life changes, you may be asked to provide proof of identification and address to protect your information.

Online

- Visit AnnualCreditReport.com
- This is the only completely free credit report site – other sites require a fee or may offer a 30-day free service and then charge a monthly subscription to your credit card.
- This is the fastest way to view your credit report, as it will appear instantly on the screen.

By Mail

- You must complete the official Annual Credit Report Request Form
 - You can download one [here](#) or from AnnualCreditReport.com
- Mail one request form per envelope to:

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

By Phone

- Call 1-877-322-8228
 - Report will be mailed within 15 days of call.
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