



Free Credit Reports

It is easy for New York State residents to track their credit histories. A provision in the Fair and Accurate Credit Transaction Act allows consumers to receive free copies of their credit report annually. Reports can be ordered at any time from one of the three major credit bureaus: Experian, TransUnion and Equifax. Requests from each company can be made simultaneously, or staggered throughout the year.

The New York State Attorney General's Office encourages everyone to take advantage of this valuable resource. By regularly checking your report, you can help to protect yourself from identity theft and ensure that your financial information is up-to-date and accurate.

Checklist



When you receive your credit report, it should be reviewed carefully for common errors including:

- ✓ Inaccurate personal information such as name, middle initial, generational designation, Social Security number and address
- ✓ Accounts listed incorrectly as open, delinquent or in collections
- ✓ Credit accounts, bankruptcies, tax liens or other judgments that do not belong to you



Order Your Report Today

For your convenience, the three nationwide consumer reporting companies have created one web site, toll-free number and address from which to order your report. You can contact them at: www.annualcreditreport.com, 1-877-322-8228; or mail your request to:

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

Be Smart When Ordering



- ✓ When ordering your report by phone or through the mail, request that only the last four digits of your Social Security number be displayed when it is sent to you
- ✓ Ensure that when the report is mailed to you it is delivered to a secure mailbox so that an identity thief does not gain easy access to your information
- ✓ If you decide to order your report online, make sure you are accessing the official site and did not mistype the free report address. A recent report issued by The World Privacy Forum documented hundreds of Web sites that have registered misleading domain names in an attempt to take advantage of consumers who misspell the address of the official site for free credit reports. The report found some of these sites appeared in search engine results, ahead of the official site
- ✓ Do not order your report from a public or work-related computer
- ✓ If you see pop-up advertisements or if you note that the web site is not secure, close your browser and start again
- ✓ You are not required to provide your email address in order to obtain the free credit report