

HOW TO OBTAIN A CREDIT REPORT

REQUEST METHODS

Once a year are you entitled to a FREE credit report.. You may obtain this by going to www.annualcreditreport.com.

Otherwise, you may receive your credit report by submitting your requests to the following agencies by the using one of the following methods:

EXPERIAN (formerly TRW)

Telephone: 1-888-Experian (1-888-397-3742)

Mail: Experian
P.O. Box 949
Allen, TX 75013-0949

Web: www.experian.com

EQUIFAX

Telephone: 1-800-997-2493

Mail: Equifax
P.O. Box 105851
Atlanta, GA 30348

Web: www.equifax.com

TRANS UNION CORP.

Telephone: 1-800-888-4213

Mail: Trans Union Corp.
P.O. Box 1000
Chester, PA 19022

Web: www.tuc.com

INFORMATION NEEDED

1. FULL name (including middle initial and suffixes)
2. Spouse's FULL name (if applicable)
3. Address for the last five years, including current address and phone number
4. Social Security number
5. Date of Birth
6. Name and address of your current employer

If you are making the request by mail, you must sign the request and provide a copy of a utility bill in your name and your driver's license to allow verification of your current address.

COST: The charge will be **\$8.00** for Experian and **\$10.00** for Equifax and Trans Union Corp. A credit report will be provided for free if you have been denied credit, insurance or employment based on your credit report, within the last sixty (60) days.

TIME: You should receive your credit report in five (5) to ten (10) days after the submission of your request.