

FREE ANNUAL CREDIT REPORTS: WHAT CONSUMERS SHOULD KNOW

Consumer Alert

Michigan consumers have the right to order a free credit report from each of the three major credit reporting companies—Equifax, Experian, and TransUnion—every 12 months.

Credit reports contain personal and financial information that creditors and other companies use to evaluate applications for credit, insurance, employment, renting a home, or financing a purchase like a home or car. Inaccurate information could affect your ability to get credit, insurance, or even a job. Reviewing your credit report regularly allows you to make sure it is accurate and that no one has opened any fraudulent accounts in your name.

To maximize your protection from fraudulent activity, order one report from a different company every fourth month.

It is important to check all three reports because not all businesses report to all three credit reporting companies; thus, the information on your reports may vary. It is also important not to confuse your credit score with your credit report. Your credit report and your credit score are not the same thing.

Your credit report contains information that a credit reporting company has received about you. Your credit score is calculated by plugging the information in your credit report into a credit score formula. You may have multiple credit scores based upon who provided the score, and whether the company providing the score used their own scoring model or used a model available from a third party.

Federal law gives you the right to ask for a copy of your credit report from each nationwide credit reporting company every year for free. However, the law does not require the credit reporting companies to provide a free credit score.

How to order your FREE annual credit reports

The three major credit reporting companies have set up a toll-free telephone number, a mailing address, and a central website to fill orders for the free annual credit report you are entitled to under law. These are the only ways to get free credit reports without any strings attached. If you order your report by phone or mail, it will be mailed to you within 15 days; if you order it online, you should be able to access it immediately. It may take longer to receive your report if the credit reporting company needs more information to verify your identity.

Do not attempt to order free credit reports directly from the credit reporting agencies. "Free" credit reports advertised by other sources are not really free!

To order:

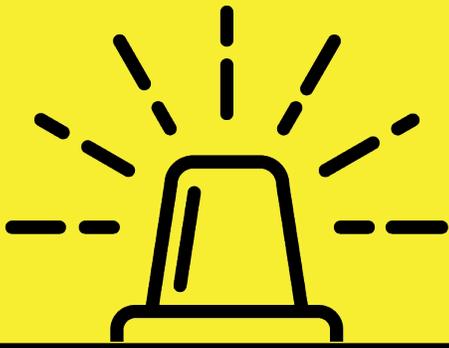
- **By Telephone** - Call 877-322-8228 (toll free).
- **By Mail** - [Complete the Annual Credit Report Request Form available online](#) at annualcreditreport.com, the only truly free credit report website, and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.
- ***Online** at annualcreditreport.com.

*Warnings when ordering online:

 **Misspelling the annualcreditreport.com site** or using another site with similar words will take you to a site that will try to sell you something or collect your personal information. Even one mistyped letter could take you to a fraudulent website that looks and feels like a place to order credit reports but in fact has been set up by ID thieves to steal your information. Other sites with similar names exist and may try to sell you credit monitoring services.

Dana Nessel
Attorney General





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 Remember, only one website is authorized to fill orders for the free annual credit report you are entitled to under law—annualcreditreport.com. Other websites that claim to offer “free credit report,” “free credit scores,” or “free credit monitoring” are not part of the legally mandated free annual credit report program.

 Beware of emails, banner ads, pop-up ads, and telemarketing calls that promise to obtain your “free annual credit report” on your behalf. In particular, beware of email messages or internet ads claiming to be from annualcreditreport.com.

 Also beware of any “free” offers for your credit score. One wrong click on an enticing ad for a free look at your credit score may have you signed up for costly or unnecessary credit monitoring or sharing your personal information with a thief.

 [Annualcreditreport.com](https://annualcreditreport.com) will not send you an email asking for your personal information; do not reply or click on any link in the message. It’s likely a scam, leading to potential ID theft. [Forward scam emails to the FTC](mailto:spam@uce.gov) (spam@uce.gov).

 You will be asked to provide sensitive information to receive your report. This is necessary to prevent ID thieves from obtaining copies of other people’s credit reports.

We recommend that when you order your report that you request that no more than the last four digits of your Social Security number appear on copies of your credit report.

Other situations where you are eligible for a free credit report

If you are a victim of identity theft, you are entitled to place a fraud alert on your file and to receive copies of your credit report from each of the three credit reporting companies free of charge, regardless whether you have previously ordered your free annual reports.

For more information on ID theft, including advice for victims and tips on prevention, review the Attorney General’s Consumer Alerts: [Identity Theft Prevention](#) and [Identity Theft Recovery](#).

If a company takes adverse action against you, such as denying an application for credit, insurance, or employment, you are entitled to a free credit report if you ask for it within 60 days of receiving notice of the adverse action. The notice will give you the name, address, and phone number of the credit reporting company to contact.

What should you look for on your credit report?

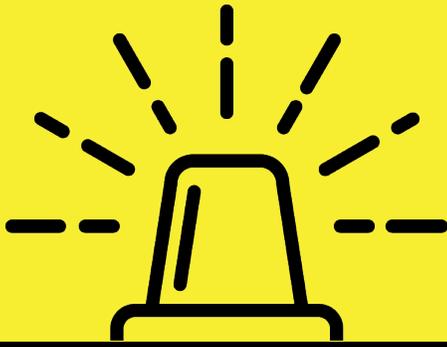
When you receive your reports, check each section carefully and determine whether you believe the information is correct.

Your report could alert you to fraudulent activity being carried on in your name by an ID thief or other inaccurate information that could affect your ability to obtain a loan. Your credit reports may include:

- A list of businesses that have given you credit or loans
- The total amount for each loan or credit limit for each credit card
- How often you paid your credit or loans on time, and the amount you paid
- Any missed or late payments as well as bad debts.

Your credit reports may also include:

- A list of businesses that have obtained your credit report within a certain time period
- Your current and former names, address(es) and/or employers
- Any bankruptcies or other public record information.



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Be sure to review that all of the above that appear on your credit reports are accurate, and check the accuracy of:

- **Your personal information:** are there addresses or variations on your name that are wrong?
- **Potentially negative entries:** are there unpaid debts listed on accounts you never opened?
- **Public record information:** is this information accurate?

What to do about inaccurate information

- Clearly identify the inaccurate information on your credit report and dispute it, **in writing**, to both the credit reporting agency that issued the report with inaccurate information and any creditors associated with the information.

Credit reporting companies must investigate the items in question—usually within 30 days—unless they consider your dispute frivolous. They also must forward all the relevant data you provided about the inaccuracy to the entity that provided the information. After the information provider receives notice of a dispute from the credit reporting company, it must investigate and report the results back to the credit reporting company. If the information provider finds the disputed information is inaccurate, it must notify all three major credit reporting companies so they can correct the information in your report. When the investigation is complete, the credit reporting company must give you the written results and a free copy of your report if the dispute results in a change.

- For more information, review the [FTC's online Disputing Errors on Credit Reports article](#).
- If an investigation doesn't resolve your dispute with the credit reporting company, you can ask that a statement of the dispute be included in your file and future reports. If inaccurate information is not removed or reappears, you may wish to consult with a private attorney regarding possible legal actions.

Here is contact information for the three credit reporting agencies and links to their web pages informing consumers how to dispute inaccurate information:

Equifax

Call: 866-349-5191

Write: P.O. Box 740241, Atlanta, GA 30374-0241

Go online: equifax.com/personal/disputes

[For information on disputing errors, you may visit Equifax's website.](#)

Experian

Call: 866-200-6020

Write: P.O. Box 4500, Allen, TX 75013

Go online: experian.com/disputes

[For information on disputing errors, you may visit Experian's website.](#)

TransUnion

Call: 800-916-8800

Write: TransUnion LLC Consumer Dispute Center, P.O. Box 2000, Chester, PA 19016

Go Online: transunion.com/credit-disputes/dispute-your-credit

[For information on disputing errors, you may visit TransUnion's website.](#)

If you believe you are a victim of ID theft place a fraud alert with the credit reporting companies as soon as possible.

Review the [Attorney General's Consumer Alert Credit Freeze; Fraud Alert; & Credit Monitoring](#) for further information on fraud alerts and other ways to protect your credit reports.

For general questions, or to file a complaint, contact The Attorney General's Consumer Protection Division at:

Consumer Protection Division

P.O. Box 30213

Lansing, MI 48909

517-335-7599

Fax: 517-241-3771

Toll free: 877-765-8388

[Online complaint form](#)



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