## OFFICE OF THE DISTRICT ATTORNEY STEPHEN M HOWE, DISTRICT ATTORNEY

## WANT A FREE ANNUAL CREDIT REPORT? The only Official Website is www.annualcreditreport.com

An amendment to the Fair Credit Report Act requires each of the nationwide consumer reporting companies – Equifax, Experian and TransUnion - to provide you with a free copy of your credit report, at your request once every 12 months. The three companies have set up one central website, toll-free telephone number and mailing address through which you can order your free credit report. The FTC, wants consumer's to know there **is only one authorized website:** <a href="www.annualcreditreport.com">www.annualcreditreport.com</a>

## **To Order Your Free Annual Credit Report:**

- Visit www.annualcreditreport.com
- Call toll-free: 1-877-322-8228
- Mail your completed Annual Credit Report Request to: Annual Credit Report Request Service
  P.O. Box 105281
  Atlanta, GA 30348-5281

Some "imposter" web sites may direct you to other websites to collect personal information or sign you up for a "free" service that converts to one you must pay for after a trial-period ends.

If you get an email or see a pop-up and claiming it's from annualcreditreport.com or any of the three nationwide consumer reporting agencies, do not reply or click on any link in the message – it's probably a scam – annualcreditreport.com will NEVER send you an email solicitation for your free report, use pop-up ads, or call to ask you personal information.

To order your report at <a href="www.annualcreditreport.com">www.annualcreditreport.com</a>, you must provide your name, address, social security number and date of birth. If you have moved in the last two years, you may have to give your previous address. To maintain the security of your file, each nationwide consumer reporting company may also ask you for information that only you would know, like the amount of your monthly mortgage payment. Each company may ask for different information. That's because the information each company has in your file may come from different sources.

You can also order your free report by calling toll-free, 1-877-322-8228, or by mailing a completed Annual Credit Report Request Form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Do not contact the three nationwide consumer reporting companies directly. They only provide free annual report through the website, phone number and the address above.

If you have any questions, contact the Johnson County District Attorney's Consumer Hotline at 913-715-3003.