



The
Legal Aid Society
of Cleveland
Since 1905

Get Your Free Credit Report

Here's Why You Need It

You can get a free credit report every 12 months
from each of three major credit reporting companies.

All you have to do is fill out the attached form and mail it in a legal-sized envelope to the address on the form. Or call toll-free at 1-877-322-8228 to order your report. You also can order on line at www.annualcreditreport.com. Avoid the commercial websites that try to sell you services you may not need. Ask that only the last four digits of your Social Security number be displayed on your report. (See square at bottom right of the form.)

Do not ask for all three credit reports at the same time. Instead, stagger your requests so you get one every four months from a different company. Get the TransUnion or Equifax one first and get the Experian one last. If you think you will have trouble keeping track of when to order, then get all three on a regular date—on January 2 or on your birthday each year.

Your credit report will have information about your credit card accounts and loans. It will show how much you owe and whether you pay on time. It also will show whether you have been sued or filed for bankruptcy. It is important to check your credit reports regularly to make sure the information on them is correct and to find out whether you have been a victim of identity theft. Identity theft occurs when someone uses your personal information to commit fraud, usually by opening a credit card account in your name, charging on it and not paying the bill or by charging purchases to your existing account or by taking money from your bank account.

You need to make sure that the information in your report is correct because errors can affect your ability not only to get a loan with affordable terms and interest rates, but also to get a job and housing.

If you find something wrong, report it in writing to the credit reporting company and to whoever provided the wrong information. Tell them what you think is wrong. You can use the form provided with your credit report. If you have questions about your free credit reports, call Consumer Credit Counseling Service at 1-800-355-2227.