

Do not contact the three nationwide credit bureaus individually. They are only providing free reports through the contacts listed above. Some information in this brochure is from the FTC Web site on free credit reports. Log on to www.ftc.gov for more information.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency



Presented by the National Association of Federal Credit Unions, an independent trade association representing federally chartered credit unions nationwide.

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SF71-1211

FREE ANNUAL CREDIT REPORTS



How to obtain your **FREE**
Annual Credit Report as
provided under the FACT Act

IMPORTANT INFORMATION FROM THE FEDERAL TRADE COMMISSION (FTC), THE NATION'S CONSUMER PROTECTION AGENCY

You can get a free report from each of the three nationwide consumer reporting companies every 12 months. The official Web site, **www.annualcreditreport.com**, is the **ONLY** authorized online source for you to get a free credit report under federal law. Some other sites claim to offer “free” credit reports, but may charge you for another product if you accept a “free” report.

The federal Fair and Accurate Credit Transactions Act (FACT Act) requires each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. Some consumers elect to get one free credit report from one of the three credit bureaus every four months, thereby providing a staggered, current look at your credit status. But there is only one online source authorized to do so: **www.annualcreditreport.com**. Beware of other sites that may look and sound similar.

The FTC advises consumers who order their free annual credit reports online to be sure to correctly spell **www.annualcreditreport.com**, or link to it from the FTC's Web site to avoid being misdirected to other Web sites that offer supposedly free reports, but only with the purchase of other products. Although consumers may be offered additional products or services while on the authorized Web site, they are not required to make a purchase to receive their free annual credit reports. The FTC has received complaints from consumers who thought they were ordering their free annual credit report online. Some consumers responded to TV ads, e-mail offers, or simply searched online.

“**annualcreditreport.com** will NEVER send you an e-mail solicitation for your free annual credit report, or use pop-up ads.”

FILE A COMPLAINT

The FTC wants to hear from you if you paid for what you thought was your free annual credit report. Go to www.ftc.gov and click “File a Complaint” on the menu.

SPAM

The FTC also wants you to forward any unsolicited e-mails you've received offering you a free annual credit report. Send them to spam@uce.gov.

ORDERING YOUR FREE ANNUAL CREDIT REPORT

The three nationwide consumer reporting companies have set up one central Web site, toll-free telephone number, and mailing address through which you can order your free annual credit report.

- Visit **www.annualcreditreport.com** or
- Call 1-877-322-8228 or
- Complete the Annual Credit Report Request Form and mail it to:

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