



FREE Annual Credit Reports

Your individual credit report is one of the most important barometers of your overall financial health. This summary of your financial reliability – prepared by credit bureaus (also called consumer reporting companies) – tells lenders about your history of paying bills and is used by them to decide whether to loan you money and how much to charge.

The Fair Credit Reporting Act (FCRA) 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 FCRA promotes the accuracy and privacy of information in the files of the nation's consumer reporting companies. The Federal Trade Commission (FTC), the nation's consumer protection agency, enforces the FCRA with respect to consumer reporting companies.

How to Order Your Free Report

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

- Visit annualcreditreport.com
- Call 1-877-322-8228
- Or complete the Annual Credit Report Request Form (Web site above) and mail to: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281

Do not contact the three nationwide consumer reporting companies individually. They are providing free annual credit reports only through the contacts listed above.

Annual Credit Reports

Why You Want Your Credit Report

Your credit report has information that affects whether you can get a loan and how much you will have to pay to borrow money. You want a copy of your credit report to make sure the information is accurate, complete and up-to-date before you apply for a loan for a major purchase like a house or car, buy insurance or apply for a job. You also want a copy of your credit report to guard against identity theft.

Beware of Imposter Web Sites

Only one Web site is authorized to fill orders for the free annual credit report you are entitled to under law – annualcreditreport.com. Beware of other sites that look and sound similar. The FTC advises consumers who order their free credit report online to be sure to correctly spell the Web address or link to it from the FTC's Web site at www.ftc.gov to avoid being misdirected to other sites that offer supposedly free reports, but only with the purchase of other products.

Credit Report Spam

Annualcreditreport.com and the nationwide consumer reporting companies will not send you an email asking for your personal information. If you get an email, see a pop-up ad, or get a phone call from someone claiming to be from annualcreditreport.com or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message. It is probably a scam. Forward any such emails to the FTC at spam@uce.gov.



*Printed by the South Dakota Bankers Association
PO Box 1081, Pierre, SD 57501
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