

## Title:

3 Ways To Get Your Free Annual Credit Report

## Word Count:

461

## Summary:

Yes, you can now get your credit report without paying a dime. And unlike before, now it is truly free. No longer do you have to sign up for a "free" credit report by signing up for "credit monitoring protection service" for a low annual fee of \$79 a year! The days of dodging the annoying charges and service fees for a free credit report are over.

## Keywords:

credit report, credit score, credit rating, finance, personal finance, money, savings, investment

## Article Body:

Yes, you can now get your credit report without paying a dime. And unlike before, now it is truly free. No longer do you have to sign up for a "free" credit report by signing up for "credit monitoring protection service" for a low annual fee of \$79 a year! The days of dodging the annoying charges and service fees for a free credit report are over.

Under the 2003 Fair and Accurate Credit Transactions Act, you have the right to a free copy of your credit report within a 12 month period from the big three credit report bureaus (Experian, Equifax and TransUnion).

The goal of this new government act is to ensure that Americans have the right to stay informed about what these three credit reporting bureaus say about you without having to pay for it. Since identity theft, fraud and errors are quite common today, why should you have to pay for a copy of a report to fight back against these problems?

Here are the 3 ways to get your free annual credit report:

The three credit reporting agencies have created a website to request your annual credit report.

1) Go to [www.annualcreditreport.com](http://www.annualcreditreport.com)

2) Call (877) 322-8228 to request your free credit report.

3) Complete a form from the Federal Trade Commission,  
<http://www.ftc.gov/bcp/online/include/requestformfinal.pdf> and mail it to:  
Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

If you go directly to the three agencies or use any other type of service you may end up having to pay or sign up for the subscription services I mentioned above! Make sure you use one of the 3 methods I have listed to get your annual free credit report.

You can get the reports from all 3 agencies at once or stagger the reports from each one during the course of 1 year. The advantage of staggering the reports that you receive is to keep track of how any major changes in your financial picture affect what is on your credit report. For example, if you plan on getting a second mortgage over the coming year, or applying for student loans, ect. it might be wise to get a report before and after these major events!

This new Act does not supplant the other methods you can take advantage of to receive a free credit report. If you are applying for unemployment or been denied a loan, or need a credit report in order to get a job, you still have the right to obtain a free credit report.

Take advantage of this new government regulation and make sure all of the information listed by all three credit reporting agencies are correct. Any errors or omissions can reduce your credit score and end up costing you a lot of money when you apply for any type of credit.