

Free Credit Reports Now Available in ND

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies to provide you with a free copy of your credit report, at your request, once every 12 months.

A credit report contains information on where you live, how you pay your bills and whether you've been sued, arrested or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers and other businesses that use it to evaluate your applications for credit insurance employment or renting a home. There are three nationwide consumer reporting companies – Equifax, Experian and Trans Union.

Here are some common questions about getting free credit reports:

Q: How do I order my free report?

A: There is one central website, toll-free telephone number and mailing address for all three companies. Do not call the companies directly. To request a report, do one of the following:

- Go to: www.annualcreditreport.com
- Call: 877-322-8228
- Write: Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281
(Include the Annual Credit Report Request Form)

Q: What information do I have to provide to get my free report?

A: You will need to provide your name, address, Social Security number and date of birth. If you have moved in the last two years, you may have to provide your previous address. You may also be asked for information only you would know for security purposes.

Q: How long does it take to get my report after I order it?

A: If you request the report online, you should be able to access it immediately. If you order the report by phone or mail, it should be mailed to you within 15 days.

Q: Should I order a report from each of the three nationwide consumer reporting companies at the same time?

A: You can, but some financial advisors say staggering your requests during a 12-month period may be a good way to keep an eye on the accuracy and completeness of the information in your reports. Note that information from each company may not be the same, because their sources may be different.

Q: What if I find errors or inaccuracies on my credit report?

A: Under the FCRA, both the consumer reporting company and the information provider are responsible for correcting the information. Contact the company in writing with your corrections.



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