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Requesting a Credit Report

Last updated on February 13, 2025.

How often can I receive a free credit report?

You can **check your credit report once a week** from each major credit bureau (Experian, Equifax, and TransUnion) for free at AnnualCreditReport.com. In addition, you can also receive **one free report per year by mail** from each of the major credit bureaus. Through 2026, you can also get an additional six free credit reports per year from Equifax by visiting annualcreditreport.com.

How do I request my own credit report?

Online: Visit AnnualCreditReport.com

- Be Careful! Many websites promise to provide “free” reports, but there is only one official site that consumers should use: annualcreditreport.com.

IMPORTANT: Your credit report will have your personal information. If you are using a public device to access your credit report, make sure you erase all the information from your browser history afterwards to avoid the risk of identity theft.

Phone: Call (877) 322-8228. If you are deaf or hard of hearing, call 711 to access your local TDD service and then ask the operator to connect you with AnnualCreditReport.com's TDD service at 1-800-821-7232.

Mail: Download and complete [this annual credit report request form](#). You can indicate on the form which of the three credit bureaus you would like to receive a

report from. Mail the completed form to:

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

What information will I need before I request my credit report?

- Birthdate
- Social Security Number
- Current and Previous address
- In order to further verify your identity, you may be asked to give information that only you would know, such as the amount of your monthly mortgage payments or a previous phone number that you had.

When can I expect to receive my credit report?

- Online: you should receive your credit report instantly.
- Mail, Phone: a copy of your credit report will be sent to you no longer than 15 days after the credit bureau receives your request.
- Alternate formats (braille, large print, audio CD): three weeks.

How can I get my credit report in an alternate format, such as braille, large print, or audio CD?

Online: Alternate format credit reports can be ordered online through logging onto annualcreditreport.com. While annualcreditreport.com does include a CAPTCHA, there is an alternative, audio CAPTCHA for consumers with visual impairments. For this audio CAPTCHA, a security code is provided over the telephone, so you should have a phone handy if you are requesting your report online and will need to use the audio CAPTCHA.

Phone: If you are a person who is blind or visually impaired within the meaning of the Americans with Disabilities Act, you can order Braille, Large Print, or Audio credit reports from any of the three credit reporting agencies by calling 877-322-8228. Using this automated system, you will first be asked to enter identifying information, including your social security number. You will then need to orally certify that you

are blind or a person with a visual impairment. Near the end of the recording, you will be given the option to request the credit report format that best suits your needs.

What if I need more than one copy by mail of my credit report per year?

Under federal law, you can get an additional free credit report by mail if:

- You received a notice (called an adverse action notice) saying you were turned down for something you applied for, like credit, insurance, or a job, because of your credit report. If you receive this notice, you have the right to ask for a free copy of your credit report as long as you ask for it within 60 days of getting the notice. The notice will tell you which credit bureau gave the report and how to ask for a copy for yourself.
- You're out of work and plan to apply for a job in the next 60 days.
- You're getting public assistance.
- Your report is inaccurate because of fraud or identity theft.
- A fraud alert is placed on your credit file.

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[Annual Credit Report Request Form](#)

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- Not enough information
- Unclear information

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