



The Savvy Consumer's Checklist How to Obtain a Free Credit Report

Under a new federal law, all Illinoisans can receive free copies of their credit reports once a year from each of the three national credit reporting agencies—Equifax, Experian, and Trans Union. The annual free reports are available only through the centralized source set up by the three credit reporting agencies. If consumers contact the companies directly they will still be charged for their credit reports.

Please note that when you apply for your free credit reports, the credit reporting agencies will likely attempt to sell you upgraded services for a fee. You are under no obligation to purchase any upgraded services; instead, you may simply say no to these options and receive only your free report.

To obtain the free reports, consumers can:

- ✓ **Call 1-877-322-8228;**
- ✓ **Order online at www.annualcreditreport.com;** or
- ✓ **Complete the Annual Credit Report Request Form,** available at www.ftc.gov/credit, and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

To maximize the benefits of this new law, consumers should consider ordering one report from one agency at a time, at four-month intervals.

Additional Free Reports for:

Victims of Identity Theft

In addition to the free reports available each year, consumers are entitled to a free report from each of the agencies if they believe they have become the victim of identity theft. To receive the free report in these circumstances, victims should contact each reporting agency directly and be prepared to provide a copy of a police report.

When an Application for Credit is Denied

Consumers also are entitled to a free credit report if their applications for credit have been denied based on information provided by a reporting agency. On these occasions, consumers must contact the reporting agencies directly and make their requests within 30 days after the application for credit was denied.

Consumers also should be aware that www.annualcreditreport.com and the national credit reporting companies will never send consumers e-mails asking for personal or financial information. Any e-mail that claims to be from one of these agencies should be considered a scam.

Please visit www.IllinoisAttorneyGeneral.gov

Chicago

115 South LaSalle Street
Chicago, IL 60603
(312) 814-3000

Springfield

500 South Second Street
Springfield, IL 62701
(217) 782-1090

Carbondale

1745 Innovation Drive, Suites C & D
Carbondale, IL 62903
(618) 529-6400/6401

Spanish Language Hotline 1-866-310-8398

Individuals with hearing or speech disabilities can reach us by using the 7-1-1 relay service.