

## How to Obtain a Copy of Your Credit Report

You can contact one of the three major credit-reporting agencies to obtain a copy of your credit report. They are:

Equifax: 1-800-685-1111 or [www.equifax.com](http://www.equifax.com)

Experian: 1-888-397-3742 or [www.experian.com](http://www.experian.com)

Trans Union: 1-800-888-4213 or [www.transunion.com](http://www.transunion.com)

## How to Obtain a FREE Copy of Your Credit Report

Consumers are now able to obtain free annual credit reports. You can obtain one report from each of the three major credit reporting agencies per year. You can request your free credit reports by:

Visiting this website: [www.annualcreditreport.com](http://www.annualcreditreport.com);

Calling: 1-877-322-8228; OR

Writing to: Annual Credit Report Request Service  
P.O. Box 105821  
Atlanta GA 30348-5281

**NOTE:** Only the website listed above provides free credit reports, so beware of other sites that claim to offer free access to credit reports. Also, free credit scores are NOT being provided at this time.

*This communication is for the general education and knowledge of our readers. Because all legal problems involve their own specific set of facts, this informational resource is not and should not be used as a substitute for independent legal advice. This informational resource also is not intended to create, and its receipt does not constitute, an attorney-client relationship. Please contact competent, independent legal counsel for an assessment of your particular legal concerns, or contact our Legal Hotline (212-626-7383 or <https://www.citybarjusticecenter.org/legal-hotline/>) to determine whether you qualify for assistance from the City Bar Justice Center.*