



Cheryl Brooks Sullivan

Franklin County Treasurer

Free Credit Reports

In 2003, the "Fair and Accurate Credit Transactions Act of 2003" was enacted. In Ohio, it took effect on March 1, 2005. This Act gives all consumers the right to obtain a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

Consider staggering your three requests during the year to get the most up-to-date disclosure information. You may go on-line to order your free reports at: www.annualcreditreport.com.

Please be advised that each consumer credit reporting company puts together its report differently, so it is worth checking all three.

Your credit report could contain erroneous information. Errors are expensive because they can translate into higher interest charges to borrow money. Report any inaccuracies immediately to the agency that made the error. Here are the agencies' contact information:

- Equifax: (800) 685-1111, www.equifax.com
- Experian (formerly TRW): (888) 397-3742, www.experian.com
- TransUnion: (800) 888-4213, www.transunion.com

The "Fair and Accurate Credit Transactions Act entitles consumers only to a free credit report, not a free credit score. Your credit score translates all the information in your credit report into a number that may be used by lenders to fix the rates offered to you when you borrow for a home mortgage or a car loan, or even when you apply for an insurance policy. Many employers now also use your credit score to gauge whether you can handle responsibility when you apply for a job.

Your credit score may be obtained from the same credit reporting agencies for a fee ranging from \$5.95 to \$7.95 per agency. Note that your credit score is based on the information in your credit report. Therefore, it is important that you review carefully the information contained in your credit report.

This new law was inspired by a sharp rise in identity theft in recent years. Someone may get your personal information and use it to take over or open accounts in your name, leaving you to sort out the mess.

Remember, you can uncover and remedy identity theft most effectively by checking your credit history carefully and often.



Annual Credit Report Request Form

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies - Equifax, Experian and TransUnion.

For instant access to your free credit report, visit www.annualcreditreport.com.

For more information on obtaining your free credit report, visit www.annualcreditreport.com or call 877-322-8228.

Use this form if you prefer to write to request your credit report from any, or all, of the nationwide consumer credit reporting companies. The following information is required to process your request. Omission of any information may delay your request.

Once complete, fold (do not staple or tape), place into a #10 envelope, affix required postage and mail to:
Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281.

Please use a Black or Blue Pen and write your responses in PRINTED CAPITAL LETTERS without touching the sides of the boxes like the examples listed below:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9

Social Security Number:

Date of Birth:

Month Day Year

Fold Here

Fold Here

First Name

M.I.

Last Name

JR, SR, III, etc.

Current Mailing Address:

House Number

Street Name

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

Zip Code

Previous Mailing Address (complete only if at current mailing address for less than two years):

House Number

Street Name

Fold Here

Fold Here

Apartment Number / Private Mailbox

For Puerto Rico Only: Print Urbanization Name

City

State

Zip Code

Shade Circle Like This → ●

Not Like This → ○

I want a credit report from (shade each that you would like to receive):

- Equifax
- Experian
- TransUnion

Shade here if, for security reasons, you want your credit report to include no more than the last four digits of your Social Security Number.

If additional information is needed to process your request, the consumer credit reporting company will contact you by mail.

Your request will be processed within 15 days of receipt and then mailed to you.

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