

## Checking Your Credit Report

### What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

### How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report—

*By telephone:* Call toll-free: 1-877-322-8228

*On the web:* Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

*By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>) to:

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

### How can you get more information?

For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at [www.federalreserve.gov](http://www.federalreserve.gov), or the Federal Trade Commission's web site at [www.ftc.gov](http://www.ftc.gov).