

## Ordering a Free Credit Report Information For Clients of Texas Attorneys

Beginning June 1, Texans are eligible to receive a free annual credit file disclosure (commonly called a credit report) from each of the three nationwide consumer credit reporting companies: Equifax, Experian, and TransUnion. Monitoring your credit report helps prevent identity theft.

### **How do I order my free report?**

Equifax, Experian, and TransUnion have set up a central website, telephone number, and mailing address for you to order your free annual report.

To order visit [www.annualcreditreport.com](http://www.annualcreditreport.com), call (877)322-8228, or complete the annual credit report request form available on the website and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

This website is the only authorized source for your free annual credit report. If you receive an email or see a pop-up ad claiming it is from [www.annualcreditreport.com](http://www.annualcreditreport.com) or any of the three consumer reporting companies, do not reply or click on any link in the message - it may be a scam.

### **What information do I have to provide to get my free report?**

You will need to provide your name, address, Social Security number, and date of birth. If you have moved in the last two years, you may need to provide your previous address. To maintain the security of your file, each consumer reporting company may ask you for some information that only you should know.

### **Should I order all of my credit file disclosures at once?**

You are entitled to receive one free credit file disclosure every 12 months from each of the consumer credit reporting companies.

The advantage of ordering all three at the same time is that you can compare them. However, you will not be eligible for another free credit file disclosure from the central source for 12 months.

On the other hand, the advantage of ordering one now and others later (for example, one credit file disclosure every four months) is that you can keep track of any changes or new information that may appear on your credit file disclosure.

### **What if I find errors?**

Write to the consumer reporting company and the information provider. Under the Fair Credit Reporting Act, both are responsible for correcting inaccurate or incomplete information in your report.

### **What is a credit score?**

Lenders use credit scores to help determine whether a person qualifies for a particular credit card, loan, or service. Most credit scores estimate the risk a company incurs by lending a person money - specifically, the likelihood that the person will make payments on time in the next two to three years. Generally, the higher the score, the less risk the person represents.

### **How can I get my credit score?**

You can purchase a credit score by contacting Equifax, Experian, or TransUnion. You can also purchase a credit score when you request your free annual credit report through [www.annualcreditreport.com](http://www.annualcreditreport.com).

### **How long can a consumer reporting company report negative information?**

Most accurate negative information can be reported for seven years and bankruptcy information for 10 years. There is no time limit on reporting information about criminal convictions; information reported in response to your application for a job that pays more than \$75,000 a year; and information reported because you've applied for more than \$150,000 worth of credit or life insurance. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

### **What about companies that claim they can improve my credit report for a fee?**

The Federal Trade Commission cautions consumers to be wary of companies that make claims regarding credit repair. These companies, commonly called credit clinics, do nothing for consumers that consumers cannot do for themselves at little or no cost.

The information contained in this article was adapted from [www.annualcreditreport.com](http://www.annualcreditreport.com) and the Federal Trade Commission website, [www.ftc.gov](http://www.ftc.gov).