

How to Request Your Credit Reports

You can request a free copy of your credit report from each major credit bureau — TransUnion®, Equifax® and Experian® — once a year by phone, mail or online. You can find out more at [AnnualCreditReport.com](https://www.annualcreditreport.com) or by calling 877-322-8228. And you can either check your credit reports from the three bureaus all at once or spread them out throughout the year. If you reach the limit, you can request additional reports, although you may have to pay for them.

The CFPB says you're entitled to free credit reports at other times too. These include the following:

- If an 'adverse action' is made against you because of information in your credit report, you're entitled to request and receive a copy of that report. Keep in mind that you would need to make the request within 60 days of receiving the adverse action notice. An adverse decision could be a lender denying your credit application, an employer deciding not to hire you or an insurer deciding not to provide you with coverage.
- You believe your credit reports contain errors due to fraud, or you've requested one relating to a fraud alert placed on your credit file.
- You're unemployed and plan to apply for a job within the next 60 days.
- You receive public welfare assistance.
- Your state's laws allow you to request a free credit report.

Why Should You Check Your Credit Reports Frequently?

Your credit reports are updated about once a month with data the credit bureaus have received. Credit reports may contain information about your credit card accounts, loans and credit applications you've submitted.

If you find errors in your credit file, it could mean you've been a victim of identity theft. Any incorrect information may hurt your credit scores, which are calculated based on what's in your credit report. And a lower credit score might make borrowing more expensive or prevent you from getting credit. If you find an error, you may want to dispute the information.