

Free Credit Reports

Good credit? Are you sure?

Credit reports are your most important asset when applying for a loan, housing, or even a job. Obtaining a free credit report is easier than you may think. Knowing the information your credit report contains is vital to accomplishing any of those goals. You should review your credit history at least once a year in order to correct mistakes, update information, and know what your score is. The best way to do this, of course, is by getting your free credit report.

Obtaining a credit report can be expensive if you go through the normal channels, but it doesn't have to be. Each of the three major reporting agencies allows you up to two free credit reports per calendar year -- all you have to do is ask. You can contact any one of these agencies online or by phone. Not only do you get your credit report for free, but the call is free too! The toll-free numbers are: Equifax, 800-378-2732, Experian, 888-397-3742, and Trans Union, 800-888-4213. If you prefer, each credit reporting agency also accepts written requests for credit reports via regular mail.

You should request a report from each of the three credit reporting agencies. Reports containing the information from all three are not usually given out for free. Your credit score is not always included in the free report, either. You can, however, obtain both by signing up for a credit service. In exchange for signing up for this, you receive free credit reports for the first three months, but are required to pay for all the rest. The credit services do not like to tell you that you are entitled to receive free credit reports, but you are.

When you ask for your free credit report it is important to have all of the pertinent information you need. If you don't have this information it will keep you from receiving your report. You will be asked to provide your full name, address, and your social security number.

Before requesting your credit report online, be sure the website is secure. Getting a credit report online is so quick that it only takes a few minutes. When ordering your report by telephone, make sure you indicate that you want the free report -- the waiting time for one is one to four weeks. If you make your request by mail, however, the report will take up to six weeks or longer to receive.

Don't put off checking your credit any longer. Order your free credit report today!