



ABA News to Use

Keeping banking's frontline personnel informed

Free Credit Reports Go Nationwide

Beginning Sept. 1, consumers throughout the United States and its territories and possessions have access to a free credit report on an annual basis.

Under the Fair and Accurate Credit Transactions Act, or FACT Act, consumers can request and obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies.

A Web site — [Annual Credit Report.com](http://AnnualCreditReport.com) — created by Equifax, Experian and TransUnion, offers consumers a fast and convenient way to request, view and print their credit reports in a secure Internet environment. Consumers can also request their annual credit report over the phone by calling 1-877-322-8228 or through the mail by writing to: Annual Credit Report Request Service, P.O. Box 105283, Atlanta, GA 30348-5283.

It's important to note that [Annual Credit Report.com](http://AnnualCreditReport.com) is the only online service authorized by Equifax, Experian and TransUnion for the purpose of providing consumers with their free credit reports. Also, as a security precaution, consumers should never provide their personal information to any other company or person in connection with requesting free annual credit reports under the FACT Act.

For information about ABA News to Use, or to suggest subjects for future articles, please contact ABA's [Brian Nixon](#).