

CREDIT BUREAU CHECK-UP

Federal Law provides that each credit bureau must provide you, your spouse, and children a copy of your credit reports once a year at no charge. You can request a report by calling or writing to the agencies cited below. Be aware that you cannot request a minor's report online. Most minor children will not have a credit file on record with the credit bureaus.

At a minimum you should check your credit report at least once every 12 months. By checking one agency at a time you can access your free credit report three times annually (every 4 months).

Website Information for the four credit reporting agencies:

- Equifax-www.equifax.com
- Experian-www.experian.com
- Transunion-www.transunion.com
- Innovis-[www.innovis.com/personal/credit Report](http://www.innovis.com/personal/credit%20Report)

You can also place your request at www.annualcreditreport.com giving you direct access to Experian, Equifax, and TransUnion. To request a copy in writing, please complete an [Annual Credit Report Request Form](#), which can be downloaded from the website and mailed to: Annual Credit Report Request Service, PO Box 105281 Atlanta, GA 30348-5281. You may also complete your requests via phone by calling (877) 322-8228.

Innovis is another credit reporting agency which receives credit information from credit grantors. Consumers can request a copy of their credit report by phone or mail. Innovis reports are not included with the FCRA free credit reports, but they may be covered by some state laws for a free report. For information, call 1-800-540-2505. To request by mail, the address is: Innovis, Attn: Consumer Assistance, PO Box 1689, Pittsburgh, PA 15230-1689.

If after reviewing your reports you feel you are a victim of identity theft, please call your local police department to file a claim.

Other Valuable Resources to Prevent Fraud:

- **OptOutPrescreen.com:** This website will allow you to opt out of receiving unsolicited credit and insurance offers. Using this free service reduces the volume of mail that you receive, diminishing the probability of becoming a victim of fraud.
- **www.donotcall.gov:** Registering for this service will drastically reduce the number of telemarketing phone calls you receive, lowering your risk of being scammed. Once you register and are on the Do Not Call list, telemarketing firms are required to remove your number. This service is free, and is highly recommended.