

Your reports online now

If you request your report online, you'll be able to see and print it out right away. If you order by phone or mail, your report will be processed and mailed to you in a couple of weeks.

Fix any mistakes you find

If you find an error or missing information, write to the consumer reporting agency that sent you the report (Equifax, Experian, or TransUnion) and describe what you think is inaccurate. Unless the company considers your dispute frivolous, it must notify the business that provided them with the information, usually within 30 days.

The business must recheck its information and report its findings back to the consumer reporting agency. (Once you dispute something in your report, the reporting agency cannot return the disputed information to your file until the business verifies its accuracy.) If the company finds that its information was in fact inaccurate, it must notify the three credit rating agencies to correct the information in your file.

If you disagree with the company's verified findings, you can ask that a statement of dispute be added to your credit file and to your future credit reports. If your dispute results in a correction, the reporting company must give you the written results and a free copy of your corrected report.

For the most part, you're better off staying away from companies that offer credit repair. These companies, commonly called credit clinics, don't do anything for you that you can't do for yourself at little or no cost. Be sure to avoid any organization that offers to create a new identity and credit file for you.

If you need more assistance, write to the Federal Trade Commission at Sixth and Pennsylvania Avenues, N.W., Washington, D.C. to request the brochure, "Credit Repair: Self Help May Be Best." More information about credit reporting is available on the FTC website at www.ftc.gov.

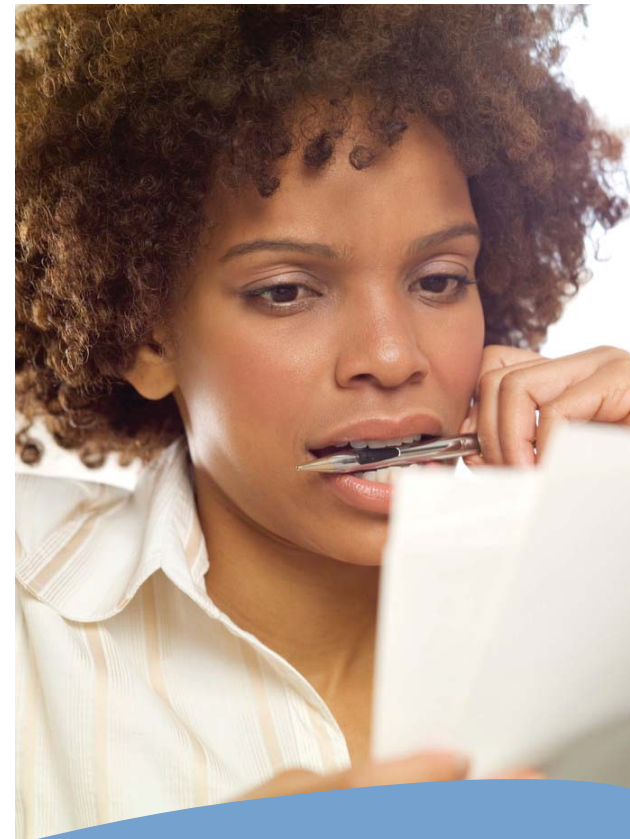
State of Connecticut
Department of Consumer Protection
165 Capitol Avenue
Hartford, CT 06106

Toll-free: 1-800-842-2649



Protect Your Credit!

*Order and review your free credit reports
each year*



Did you know?

The federal Fair Credit Reporting Act requires each nationwide consumer reporting agency — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report when you request it, once a year.

Your credit reports are important!

Each of your credit reports includes information on where you live, how you pay your bills and whether you've been sued, arrested or filed for bankruptcy. The consumer reporting agencies sell this information to creditors, insurers, employers and other businesses that use it to evaluate your applications for credit, insurance, jobs and even apartment rental.

You'll want a copy of your own credit reports to...

...make sure the information is accurate and up-to-date before you apply for a loan, buy insurance, go apartment-hunting or apply for a job.

...help guard against identity theft. If identity thieves open new credit accounts in your name, all their unpaid bills are reported on your credit report. That could affect your ability to get credit, insurance, or even land a job.

Most information in a credit report can be reported for seven years. Bankruptcy information is reported for 10 years.

There is no time limit on information about criminal convictions or on information reported in response to a job application for a position that pays more than \$75,000 a year. Information reported to apply for more than \$150,000 of credit or life insurance also stays in your credit report. 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.

How other people see your reports

Creditors, insurers, and other businesses can get access to information from your credit report to evaluate your applications for credit, insurance, or renting a home. Your current or prospective employer can also get a copy of your credit report if you agree in writing.

How to get your free credit reports

On the internet, go to annualcreditreport.com and follow the instructions.

By phone, call 1-877-322-8228.

To order your reports by mail, you must go to www.ftc.gov/credit to download an **Annual Credit Report Request Form**. Mail your completed form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

There is no need to contact Equifax, Experian, or TransUnion individually or directly. Your free reports are available through the methods described above.

One, two or three?

You may order just one report at a time, or all three at once. Many people opt to space their requests out over an entire year, asking for one every four months.

Be sure to check each report for accuracy. Credit reporting agencies get their information from various sources, so your credit report from one agency may include more, less, or different information than the other two.

You do not need to buy anything to receive your free annual credit reports.

Accept no substitutes!

Many imposter websites will offer you free credit reports, but you may end up paying for something else that you didn't want or expect. For truly free access to your own credit information, the website to use is:

www.annualcreditreport.com

Any other website may try to sell you something or collect your personal information.