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# Isn't It Time To Check Your Credit Report?

You are allowed **free** access to one report yearly from each of the three major participating bureaus

You are entitled to a free report once a year from TransUnion, Experian and Equifax. You have the option to order all three at once, or you may do your own monitoring by spacing them. For instance, order one from TransUnion now, then four months later, order one from Experian, then subsequently Equifax.

Upon request, a consumer reporting agency must disclose to you all of its information and its sources for that information. This includes identification of anyone who obtained reports for employment purposes in the past 2 years, plus the names of all others who requested credit reports or other information about you in the last 6 months.

## Correcting Errors

Notify the credit reporting agency if you've discovered an error in your file. The agency is required to investigate the items in question within 30 business days of receiving your notice of dispute.

## Your credit file includes info about:

- Your Identity
- Your Employment
- Your Credit History
- Public Records

Order a **free** copy of your credit report from the only government-authorized website: [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877-322-8228.

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