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Credit Reports and Scores

Find out how to get your credit report, make corrections, and more.

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Credit Reports

Credit reports contain information about your bill payment history, loans, current debt, and other financial information. They show where you work and live and whether you've been sued, arrested, or filed for bankruptcy.

Credit reports help lenders decide whether or not to extend you credit or approve a loan, and determine what interest rate they will charge you. Prospective employers, insurers, and rental property owners may also look at your credit report.

It's important to check your credit report regularly to ensure that your personal information and financial accounts are being accurately reported and that no fraudulent accounts have been opened in your name. If you find [errors on your credit report](#), take steps to have them corrected.

Free Credit Reports

You are entitled to a free credit report from each of the three credit reporting agencies (Equifax, Experian, and TransUnion) once every 12 months. You can request all three reports at once, or space them out throughout the year. Learn about other situations in which you can request a [free credit report](#).

Request your free credit report:

Online: Visit AnnualCreditReport.com

By Phone: Call 1-877-322-8228. Deaf and hard of hearing consumers can access the TTY service by calling 711 and referring the Relay Operator to 1-800-821-7232.

By Mail: Complete the [Annual Credit Report Request Form](#) (PDF, [Download Adobe Reader](#)) and mail it to:

Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

If your request for a free credit report is denied:

Contact the credit reporting agency (CRA) directly to try and resolve the issue. The CRA should inform you of the reason they denied your request and explain what to do next. Often, you will only need to provide information that was missing or incorrect on your application for a free credit report.

If you are unable to resolve your dispute with the CRA, contact the [Consumer Financial Protection Bureau \(CFPB\)](#).

Credit Score

A credit score is a number that rates your credit risk at one point in time. It can help creditors determine whether to give you credit, decide the terms you are offered, or the rate you will pay for the loan. Having a high score can benefit you in many ways, including making it easier for you to obtain a loan, rent an apartment, and lower your insurance rate.

The information in your credit report is used to calculate your credit score. That's why it's important to make sure your credit report is accurate. You can

have multiple credit scores, created by different companies or lenders that use their own credit scoring system.

Your free annual credit report does not include your credit score, but it's available for a fee. When you buy your score, you often get information on how you can improve it.

Credit Reporting Agencies

A credit reporting agency (CRA) is a company that collects information about where you live and work, how you pay your bills, whether or not you have been sued, arrested, or filed for bankruptcy. All of this information is combined together in a credit report. A CRA will then sell your credit report to creditors, employers, insurers, and others. These companies will use these reports to make decisions about extending credit, jobs, and insurance policies to you.

You are entitled to order (every 12 months) a free copy of your credit report from each of the major credit reporting agencies (Equifax, Experian, and TransUnion) through AnnualCreditReport.com. This website is the only one that is government authorized to provide you with free copies of your credit report.

You can also contact the credit agencies directly if you need to dispute information in your report, place a fraud alert or security freeze on your credit file, or have other questions.

- [Equifax](#) or by phone at 1-866-349-5191
- [Experian](#) or by phone at 1-888-397-3742
- [TransUnion](#) or by phone at 1-800-916-8800

File a Complaint

Credit reporting agencies are not operated by the government, but you can still file a complaint about them to the federal government. Some reasons for filing a complaint include:

- dissatisfaction with the outcome of a dispute with a CRA
- the CRA doesn't respond to your dispute request

- credit report was used improperly
- inability to get a copy of a credit report or score
- problems with credit monitoring or identify protection services.

File a complaint about a credit reporting agency to the [Consumer Financial Protection Bureau](#) online or by phone at 1-855-411-2372.

Errors on Your Credit Report

If you find errors on your credit report, write a letter disputing the errors and send it (along with supporting documentation) to the following:

- Credit reporting agency ([Equifax](#), [Experian](#), or [TransUnion](#))
- Information provider (bank, credit card company, or other organization that provided the credit reporting agency with inaccurate information)

Find a [sample dispute letter](#) and get [detailed instructions on how to report errors](#).

Under the [Fair Credit Reporting Act](#), both the credit reporting agency (CRA) and the information provider are responsible for correcting inaccurate or incomplete information in your credit report.

If the errors have not been corrected after you've disputed them in writing, you can file a complaint with the [Consumer Financial Protection Bureau \(CFPB\)](#).

Negative Information in a Credit Report

Negative information in a [credit report](#) can include public records--tax liens, judgments, bankruptcies--that provide insight into your financial status and obligations. A credit reporting company generally can report most negative information for seven years.

Information about a lawsuit or a judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer. Bankruptcies can be kept on your report for up to 10 years, and unpaid tax liens for 15 years.

Fixing Errors in a Credit Report

Anyone who denies you credit, housing, insurance, or a job because of a credit report must give you the name, address, and telephone number of the credit reporting agency (CRA) that provided the report. Under the [Fair Credit Reporting Act \(FCRA\)](#), you have the right to request a free report within 60 days if a company denies you credit based on the report.

You can get your credit report fixed if it contains inaccurate or incomplete information:

- Contact both the credit reporting agency and the company that provided the information to the CRA.
- Tell the CRA, in writing, what information you believe is inaccurate. Keep a copy of all correspondence.

Some companies may promise to repair or fix your credit for an upfront fee--but there is no way to remove negative information in your credit report if it is accurate.

File a Complaint

If you have a problem with credit reporting, you can [file a complaint](#) with the [Consumer Financial Protection Bureau \(CFPB\)](#).

Do you need help?

Ask us any question about the U.S. government for free. We'll get you the answer, or we'll tell you where to find it.

- [Call USA.gov](#)
- [Chat with USA.gov](#)
- [E-mail USA.gov](#)

What you think matters!