

Source

http://www.ftc.gov/bcp/online/edcams/credit/ycr_free_reports.htm

FACT ACT—FREE CREDIT REPORTS

When are you (in Delaware) eligible to get a free report?

Beginning **September 1, 2005**.

How do you order your free report?

The law allows you to order one free copy from each of the nationwide consumer reporting companies every 12 months.

www.annualcreditreport.com

877-322-8228

[Annual Credit Report Request Form](#) which can be obtained at

http://www.ftc.gov/bcp/online/edcams/credit/docs/fact_act_request_form.pdf

Mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

DO NOT CONTACT THE CREDIT BUREAU INDIVIDUALLY.

www.annualcreditreport.com is the only authorized source.

www.annualcreditreport.com and the nationwide consumer reporting companies will not send you an email asking for your personal information. If you get an email or see a pop-up ad claiming it's from www.annualcreditreport.com or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message — it's probably a scam. Forward any email that claims to be from www.annualcreditreport.com or any of three consumer reporting companies to the FTC's database of deceptive spam at spam@uce.gov. www.annualcreditreport.com or any of three consumer reporting companies also will not call you to ask for your personal information.

When you order, you need to provide your name, address, Social Security number, and date of birth. To verify your identity, you may need to provide some information that only you would know, like the amount of your monthly mortgage payment.