

The Fair and Accurate Credit Transaction Act of 2003 requires each of the three nationwide major credit reporting agencies to furnish a free credit report to consumers at your request, every 12 months. These free reports are NOT available directly from the credit reporting agencies. They are ONLY available through the Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281, the only authorized website under federal law. To order, call toll free, 1-877-322-8228 or visit the central website, www.annualcreditreport.com. Do not be fooled by “look alike” sites offering “free” reports.

For more information about this and other consumer rights, visit the www.ftc.gov/credit website where you may link directly to the authorized site or print a form to order your report by mail.