

## **Reference Guide to Credit Bureaus and Services**

1) All 3 Consumer Reporting Companies must provide a free copy of an individual's credit report once a year upon request.

The three nationwide Consumer Credit Reporting Companies are:

**A) Trans Union**

P.O. Box 6790  
Fullerton, CA 92834  
Freeze Request/Info  
(888) 909-8872  
[www.transunion.com](http://www.transunion.com)

**B) Equifax**

P.O. Box 105788  
Atlanta, GA 30348  
Freeze Request/Info  
(800) 685-1111  
[www.equifax.com](http://www.equifax.com)

**C) Experian**

P.O. Box 9554  
Allen, TX 75013  
Freeze Request/Info  
(888) 397-3742  
[www.experian.com](http://www.experian.com)

2) **www.AnnualCreditReport.com** is the only web site recognized by all three Consumer Credit Reporting Companies that individuals can request their annual credit report at no cost.

**OR**

Call toll free: **(877)322-8228** to request your free credit report. Deaf or hard of hearing consumers can access our TDD service by calling **7-1-1** and referring the Relay Operator to **(800)821-7232**.

3) To discontinue credit card offers being sent to your home call:

A) Toll Free: **(888)567-8688**

B) Deaf or hard of hearing consumers call **7-1-1** and refer the Relay Operator to **(800)821-9631**.

Additional Information can be found at: **http://www.ftc.gov** by clicking on the "for consumers" link.

4) Federal Trade Commission contacts:

A) **1-877-FTC-HELP (382-4357)**

B) **1-877-ID-THEFT (438-4338)**