



---

## Uploaded to VFC Website

▶▶▶ November 2012 ◀◀◀

---

This Document has been provided to you courtesy of Veterans-For-Change!

Feel free to pass to any veteran who might be able to use this information!

For thousands more files like this and hundreds of links to useful information, and hundreds of "Frequently Asked Questions, please go to:

[Veterans-For-Change](http://Veterans-For-Change.com)

---

*Veterans-For-Change is a 501(c)(3) Non-Profit Corporation  
Tax ID #27-3820181*

***If Veteran's don't help Veteran's, who will?***

We appreciate all donations to continue to provide information and services to Veterans and their families.

[https://www.paypal.com/cgi-bin/webscr?cmd=\\_s-xclick&hosted\\_button\\_id=WGT2M5UTB9A78](https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=WGT2M5UTB9A78)

---

**Note:**

VFC is not liable for source information in this document, it is merely provided as a courtesy to our members.



## How do I request a "fraud alert" be placed on my file?

You have the right to ask that nationwide consumer credit reporting companies place "fraud alerts" in your file to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling just one of the three nationwide consumer credit reporting companies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts in your file.

- Equifax: 1-877-576-5734; [www.alerts.equifax.com](http://www.alerts.equifax.com)
- Experian: 1-888-397-3742; [www.experian.com/fraud](http://www.experian.com/fraud)
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

An **initial fraud alert** stays in your file for at least 90 days. An **extended alert** stays in your file for seven years. To place either of these alerts, a consumer credit reporting company will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency. For more detailed information about the *identity theft report*, visit [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

## What is a credit file disclosure or a credit report?

A credit file disclosure, commonly called a credit report, provides you with all of the information in your credit file maintained by a consumer reporting company that could be provided by the consumer reporting company in a consumer report about you to a third party, such as a lender. A credit file disclosure also includes a record of everyone who has received a consumer report about you from the consumer reporting company within a certain period of time ("inquiries"). The credit file disclosure includes certain information that is not included in a consumer report about you to a third party, such as the inquiries of companies for pre-approved offers of credit or insurance and account reviews, and any medical account information which is suppressed for third party users of consumer reports. You are entitled to receive a disclosure copy of your credit file from a consumer reporting company under Federal law and the laws of various states.

## How do I request my free credit report through the Annual Credit Report Request Service?

[Please click here to order your free annual credit report by secure website, phone or mail](#)

## Am I entitled to a free credit report under state law?

In addition to consumers who are eligible for a free credit report through the Annual Credit Report Request Service; consumers in some states are eligible for a free credit report under state law. The following states have laws that make free credit reports available to consumers: Colorado, Georgia, Maine, Maryland, Massachusetts, New Jersey and Vermont.

## How often can I request a free credit report through this website?

You are entitled to receive one free credit report every 12 months from each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion. This free credit report can be requested through this website, by phone or by mail.

## Should I order all my credit reports at one time or space them out over 12 months?

You are entitled to receive one free credit report every 12 months from each of the nationwide consumer credit reporting companies through the Central Source. It is entirely your choice whether you order all three credit reports at the same time or order one now and others later. The advantage of ordering all three at the same time is that you can compare them. (However, you will not be eligible for another free credit report from the Central Source for 12 months.) On the other hand, the advantage of ordering one now and others later (for example, one credit report every four months) is that you can keep track of any changes or new information that may appear on your credit report. Remember, you are entitled to receive one free credit report through the Central Source every 12 months from each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion – so if you order from only one company today you can still order from the other two companies at a later date.

## How else can I request my free annual credit report?

If free credit reports are available in your state through the Annual Credit Report Request Service, you can request a free annual credit report by phone or mail and it will be mailed within 15 days. However, you can receive a report immediately by using this secure website. Click on this link to find information on how to request a free annual credit report by [phone](#) or [mail](#). Deaf and hard of hearing consumers can access our TDD service by calling 7-1-1 and referring the Relay Operator to 1-800-821-7232.

## How do I request a credit report by mail for a child under 13 years of age?

The credit reporting agencies do not knowingly maintain credit files on minor children. If you suspect that your minor child's information has been used fraudulently, you should contact the credit reporting agencies directly and report the illegal use of your child's information to law enforcement. Please supply each credit reporting agency with your child's complete name, address, date of birth and a copy of the minor child's birth certificate and social security card. Additionally, please provide a copy of your driver's license or other government-issued proof of your identity, which includes your current address, and a current utility bill containing your current address so the credit reporting agencies may promptly respond to your request. The addresses for the credit reporting agencies are listed below:

Equifax  
P.O. Box 740256  
Atlanta, Georgia 30374

Experian  
P.O. Box 9554  
Allen, Texas 75013

TransUnion  
P.O. Box 6790  
Fullerton, CA 92834

## How can I provide a suggestion or complaint about the Annual Credit Report Request Service or this website?

Please see [Contact Us](#) section for contact information

## Where can I find information on disputing or correcting information in my credit file?

Please contact the nationwide consumer credit reporting company that provided the credit report

Equifax - [www.investigate.equifax.com](http://www.investigate.equifax.com)  
Experian - [www.experian.com](http://www.experian.com)  
TransUnion - [www.transunion.com](http://www.transunion.com)

## **How can I exclude my name from nationwide consumer credit reporting company lists for unsolicited credit and insurance offers?**

You may request that consumer credit reporting companies exclude your name from lists for pre-approved, unsolicited credit and insurance offers. To find out more, please call 1-888-5OPTOUT (1-888-567-8688).

## **What is a credit score?**

A credit score is a complex mathematical model that evaluates many types of information in a credit file. A credit score is used by a lender to help determine whether a person qualifies for a particular credit card, loan, or service. Most credit scores estimate the risk a company incurs by lending a person money or providing them with a service — specifically, the likelihood that the person will make payments on time in the next two to three years. Generally, the higher the score, the less risk the person represents.

## **How can I get my credit score?**

You can purchase a credit score by contacting one of the nationwide consumer credit reporting companies.

Equifax - [www.equifax.com](http://www.equifax.com)

Experian - [www.experian.com](http://www.experian.com)

TransUnion - [www.transunion.com](http://www.transunion.com)

You can also purchase a credit score when you request your free annual credit report through this website.

## **What is the proper way to create a link to AnnualCreditReport.com?**

AnnualCreditReport.com permits links from legitimate websites to [www.annualcreditreport.com](http://www.annualcreditreport.com). Since its launch on December 1, 2004, AnnualCreditReport.com has placed a premium on maintaining the integrity and security of consumers seeking free annual credit reports under the FACT Act. Security precautions include CAPTCHA™ technology, https and Verisign® certification. As another security precaution, when a user attempts to link to [www.annualcreditreport.com](http://www.annualcreditreport.com), a new web browser window will display fully the [www.annualcreditreport.com](http://www.annualcreditreport.com) home page. "New window" links help maintain the security and integrity of how our services are presented and made available to consumers on the Internet.

To create a link to [www.annualcreditreport.com](http://www.annualcreditreport.com), the following HTML code can be used:

```
<A HREF="https://www.annualcreditreport.com" target="_blank"> link_text </A>
```

Where link\_text is the text (typically underlined) that the user can click to link to [www.annualcreditreport.com](http://www.annualcreditreport.com).

## **How do I contact the Federal Trade Commission (FTC)?**

Federal Trade Commission  
Consumer Response Center  
Room 130  
600 Pennsylvania Avenue, N.W.  
Washington, D.C. 20580  
[www.ftc.gov/credit](http://www.ftc.gov/credit)

## **Where can I find out more about credit reports, my rights as a consumer, the Fair Credit Reporting Act and the FACT Act?**

Please visit

[www.ftc.gov/credit](http://www.ftc.gov/credit)

## **What about companies that claim they can improve my credit report for a fee?**

The Federal Trade Commission (FTC) cautions consumers to be wary of companies that make claims regarding credit repair. These companies, commonly called credit clinics, don't do anything for consumers that consumers cannot do for themselves at little or no cost. Beware of any organization that offers to create a new identity and credit file for you. The FTC and state attorneys general have filed actions against those who pursue these fraudulent practices. Here are some warning signs that the FTC and others say consumers should look out for to determine if they might be dealing with a credit clinic:

- An organization that guarantees to remove late payments, bankruptcies, or similar information from a credit report
- An organization that charges a lot of money to repair credit
- A company that asks the consumer to write to the credit reporting company and repeatedly seek verification of the same credit account information in the file, month after month, even though the information has been determined to be correct
- An organization that is reluctant to give out their address or one that pushes you to make a decision immediately

For a helpful brochure about credit clinics, you can write to the Federal Trade Commission, Sixth and Pennsylvania Avenues, N.W., Washington, D.C. 20004 and request a brochure titled "Credit Repair: Self Help May Be Best."

## **Where can I find out more about credit repair?**

Please visit the Federal Trade Commission Credit Repair information at

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre13.shtm>

## **Where can I find out more about identity theft?**

Please visit the Federal Trade Commission Identity Theft Center at

<http://www.consumer.gov/idtheft/>

## **If I am visually impaired, can I receive my free annual credit reports in an alternative format?**

Yes. Individuals with visual impairments may request their free annual credit reports in Braille, Large Print or Audio Format by telephone, toll free, 877-322-8228. After you call and provide the required personal information and certify that you are blind or visually impaired within the meaning of the Americans with Disabilities Act, you can then select your preferred alternative format. Your reports will be mailed via the U.S. Post Office within 15 days, but please allow an additional week for delivery. Alternatively, if you wish to immediately review an accessible on-line version of your free annual credit reports, you may use our secure website, [www.annualcreditreport.com](http://www.annualcreditreport.com), to request access to them. After entering the required personal information you will be asked to select the requested Consumer Credit Reporting Companies (Equifax Information Services LLC, Experian, and/or TransUnion LLC) and will be directed to their respective websites to continue with your request process.

## **How secure is my information?**

The Annual Credit Report Request Service recognizes the importance of secure online transactions, and takes steps to safeguard the privacy of information you provide through online forms. For your online requests for free credit reports, programs encrypt the information you provide on the request form before transmission to the selected nationwide consumer credit reporting company(ies). This information is decrypted only upon receipt by the selected credit reporting company(ies). Physical, electronic and procedural safeguards designed to guard your personally identifiable information are maintained.

To help ensure the privacy and protection of your personal information, it is recommended that you do not access the Annual Credit Report Request Service through links from unfamiliar websites. We recommend that you access the Annual Credit Report Request Service directly at [www.annualcreditreport.com](http://www.annualcreditreport.com).

Further, the site's security protocols and measures are designed to protect the personally identifiable information you provide from unauthorized access or alteration. These measures include physical security, technological security measures and encryption of certain information.

## **Is it safe to provide my Social Security Number to AnnualCreditReport.com?**

You must enter your Social Security Number to receive a free credit report through AnnualCreditReport.com. The site's security protocols and measures are designed to protect the personally identifiable information you provide from unauthorized access or alteration. As an added security measure, you can choose to have your credit report display no more than the last four digits of your Social Security number.

See answer to "How secure is my information?" above for more information.

## **How does the online authentication process work?**

To assure that your credit file is disclosed only to you, the nationwide consumer credit reporting companies will authenticate your identity utilizing the personal identification information you provide on this site, including, but not limited to, your Social Security number, and then require that you answer certain questions. For your protection, if your identity cannot be authenticated for online delivery of your credit report, you will receive further instructions on how to request your report for delivery by the U.S. Postal Service. Failure to authenticate for online delivery of your annual credit report is not an indicator of fraudulent activity or identity theft.

## **Why do I need to type characters from a picture to submit my personal information?**

Typing the characters from a picture helps ensure that a person – not an automated program – is completing the form. This step helps to protect your personal information from being downloaded by an unauthorized user.

## **What is a cookie?**

Please see [Privacy Policy](#) section for information about cookies.

## **How are cookies used on this website?**

Please see [Privacy Policy](#) section for information about cookies.

## **How can I accept cookies?**

Please see [Privacy Policy](#) section for information about cookies.

### **What should I do if I suspect I have received a fraudulent e-mail regarding this service?**

If you suspect you have received a fraudulent e-mail, please contact us immediately by using the [Consumer Comment Form](#).

### **How can I learn more about guarding against internet fraud and protecting my personal information?**

[OnGuardOnline.gov](http://OnGuardOnline.gov) provides practical tips from the federal government and the technology industry to help you be on guard against phishing and internet fraud, secure your computer, and protect your personal information.

### **What are proxy websites and how do I protect myself against them?**

Proxy websites are sites that mimic popular websites to lure consumers into disclosing confidential information. These sites can mirror the URL that appears in the address. One way to detect a proxy website is to consider how you arrived to the website. In order to protect yourself against proxy activity, we recommend that you access the Annual Credit Report Request Service directly at <https://www.annualcreditreport.com>. The best way to get to any site is to type its address (URL) into your browser and then bookmark it.