

# THE BIG THREE:

## CREDIT REPORTING AGENCIES

### 1 TransUnion®

✉ P.O. Box 2000  
Chester, PA 19022

☎ 800-888-4213

🌐 [transunion.com](http://transunion.com)

### 2 Equifax®

✉ P.O. Box 740256  
Atlanta, GA 30348

☎ 800-685-1111

🌐 [equifax.com/personal](http://equifax.com/personal)

### 3 Experian®

✉ P.O. Box 4500  
Allen, TX 75013

☎ 888-397-3742

🌐 [experian.com](http://experian.com)

## OBTAINING YOUR CREDIT REPORT

Once annually, you may go to [annualcreditreport.com](http://annualcreditreport.com) and request your **FREE** credit report.

- You are entitled to one **free** credit report from each credit reporting agency every year
- When you request your credit report, you should review the information for accuracy
- Your free credit report will **not** include your credit score

**Other circumstances entitling you to a FREE copy of your credit report include the following:**

- If you were turned down for credit, employment, or insurance within the last 60 days, mail the written proof of your denial and mail it to the appropriate credit bureaus, requesting your free report
- If you were charged higher rates and fees or deposits based on a credit report issued by a credit bureau, contact that bureau for an updated copy of your credit report
- If you believe you were a victim of fraud, communicate your concerns to the credit bureaus and request a free copy of your report

You may also order your credit report from any of the three credit bureaus at any time. They may give you the information for free OR for a nominal fee.

## OTHER SOURCES OF QUALITY CREDIT INFORMATION:

### CREDIT.COM™

[credit.com](http://credit.com)

Assists with making credit decisions and with determining quality credit card offers

### CREDIT KARMA®

[creditkarma.com](http://creditkarma.com)

Assists with credit monitoring on a weekly basis

### CREDIT SESAME

[creditsesame.com](http://creditsesame.com)

Assists with credit monitoring on a weekly basis

### CREDITCARDS.COM

[creditcards.com](http://creditcards.com)

Assists with determining quality credit card offers based on your credit report and score



FCS FINANCIAL [www.myfcsfinancial.com](http://www.myfcsfinancial.com)

