



Brought to you by:
CONSUMER FEDERATION OF AMERICA

Make a New Year's Resolution to Check Your Credit Reports

12/27/11

By: Administrator

The start of the year is a good time to get organized and take care of all those little things that you've been meaning to get done. One easy thing you can do is request your credit reports. Just like a physical check-up, it's a good idea to check your credit reports regularly to correct any errors that could affect your credit health and spot signs of possible identity theft.

Under federal law you can request your credit reports, called "credit file disclosures," free every twelve months. You're also entitled to get free credit reports if you suspect that you're an identity theft victim and in certain other situations. Some state laws give residents additional rights to free credit reports. See the information about your credit reporting rights on the Federal Trade Commission's [website](#).

To get your free annual credit reports go to www.annualcreditreport.com (you can also request them by phone, 877-322-8228, or by mail). This is the only "official" site set up by the credit bureaus to provide the free annual reports; beware of "imposter websites" that supposedly offer the free reports but you have to buy other products to get them.

Each of the major credit bureaus (Equifax, Experian, and TransUnion) may have different information about you, so you'll want to get your credit reports from all three at least once every twelve months. You can do it at the same time or stagger your requests. If you want to check your credit reports more often than once a year, you can buy them from the credit bureaus for a small fee. Some identity theft services offer customers access to their credit reports periodically or on a continuous basis as a benefit of membership. Steer clear of any identity theft service that requests customers' free annual reports in order to provide them with credit reports as a feature or their programs.

If you find any mistakes or signs of possible fraud in your credit report, such as new accounts in your name that you never authorized, notify the credit bureau immediately.

You're off to a good start! Now follow the other [tips](#) from Consumer Federation of America, and check the Latest News on www.IDTheftInfo.org throughout the year for advice about how to protect your personal information from fraud and abuse.