

# Nationwide consumer reporting companies

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## Equifax, TransUnion, and Experian

These are the three big nationwide providers of consumer reports.

### Website

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

### Phone

877-322-8228 (Option 1)

### Address

Annual Credit Report Request  
Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

Their reports contain:

- Information about your payment history (as submitted by credit card companies, home and auto lenders (and leasing companies), and other creditors). Experian also reports some positive rent payment data, i.e., payments that are made as agreed between tenants and landlords. (See Experian RentBureau below for more information).
- How much credit you have and use.
- Information from debt collectors including unpaid medical debt that is greater than 180 days delinquent from date of service, and debt from charged-off cable and phone bills.
- Some public information like bankruptcies.
- Inquiries from creditors who have requested your credit reports, such as when you apply for credit.




### Free report:

Each of these companies will provide one free credit report every 12 months if you request it.

[AnnualCreditReport.com](http://AnnualCreditReport.com) will route you to any of the three companies you select. Before giving you a copy of your report, each company will ask you a few detailed questions to authenticate your identity. These questions are designed to be those only you can answer. They might be questions such as asking you to verify information about an existing or closed loan. The question could ask you to identify a street address where you have *never* lived and you would respond that it was not an address where you lived. The purpose of these questions is to protect the security of your information.

If you run into difficulty getting your free Equifax, TransUnion, or Experian annual credit report(s) from [AnnualCreditReport.com](https://www.annualcreditreport.com) or its toll-free phone number provided above, try contacting the respective institution(s) directly for help:

- [Equifax](#), (866) 349-5191 (Option 1)
- [TransUnion](#), (800) 680-7289 (Option 1)
- [Experian](#), (888) 397-3742 (Option 2 followed by Option 1)

 **Freeze your report:**

Each of these companies offers you the option to freeze your report with them if you request it. By law each must freeze and unfreeze your credit file for free if you request it. You also can get a free freeze for your children who are under 16. If you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. Below is each company's freeze contact information:

- [Equifax](#), (800) 349-9960 (Automated, Option 1) or (888) 298-0045 (Live)
- [TransUnion](#), (888) 909-8872 (Option 3)
- [Experian](#), (888) 397-3742 (Option 1 followed by Option 2)