

IOWA DEPARTMENT OF JUSTICE

Office of the
Attorney General

Our mission is to use the law to serve the people of Iowa. We're glad you visited us and we hope you find exactly what you need.

Tom Miller
Attorney General



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Who We Are

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What We Do

Protecting Consumers
Fighting Crime
Helping Victims of Crime
Working for Farmers
Protecting the Environment
Raising Child Support Awareness
Representing State Government
Issuing Attorney General Opinions
Enforcing Tobacco Laws
Protecting Utility Customers

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Consumer Advisory Bulletin- June 2006

Get Your FREE Credit Reports

You can spot errors - and detect identity theft

You are entitled to a FREE copy of the credit reports compiled by the three national credit reporting bureaus. You can get one free copy from each company every twelve months. It's easy, and it's important -- you can catch errors, and detect identity theft.

The credit reporting companies collect information about you -- important information such as if you pay your bills on time, how much you owe, and whether you've filed for bankruptcy or been sued or arrested. The companies sell your information to creditors, insurers, employers, landlords, and other businesses who want to evaluate your credit.

The three national credit reporting agencies are Equifax, Experian, and Trans Union. The FTC required them to create a joint clearinghouse for consumer requests, so it's very easy: Just go to www.AnnualCreditReport.com. Or call toll-free to 1-877-322-8228. Or write to P.O. Box 105281, Atlanta, GA 30348-5281. You can order all three reports at once, or you can get them one at a time every four months or so.

Why should you obtain and examine your credit report? First of all, it is yours, and you probably should see what lenders and others are reading about you.

- Check your credit reports to see if there are any errors -- and then get them corrected. Millions of credit reports are sold every day, and research shows about one in four credit reports contains an error. Errors might cause you to pay higher interest rates, or be denied a home loan, credit card, or even a new job. Federal law and FTC rules give you very specific rights to dispute and correct your credit reports.
- Review your credit reports to be sure no one has stolen your identity. "Identity theft" usually means someone uses your personal information to open new accounts under your name without you knowing it. Examine your reports, and look for unfamiliar credit card accounts or other suspicious activity, such as incorrect addresses or indications of delinquent payments.

So, go to www.AnnualCreditReport.com. Or go to www.FTC.gov (the Federal Trade Commission web site) for even more information on how, why, where and when to get your free credit report, how to dispute errors, and what to do if you are a victim of identity theft.

You also can get to this information by going to www.IowaAttorneyGeneral.org. If you have complaints or questions, call us at 515-281-5926 or toll-free at 1-888-777-4590. Or write to the Attorney General's Consumer Protection Division, Des Moines, Iowa 50319.

Summary of key links for consumers: Sites with good information about FREE CREDIT REPORTS:

www.AnnualCreditReport.com This is the web site for requesting credit reports from the three national credit reporting companies - Equifax, Experian, and Trans Union. (Be sure to go www.AnnualCreditReport.com, because there are some other web sites using the words "free credit report" that may offer a "free" copy of your credit report but only if you buy some other product, such as credit-monitoring services. Beware of other web sites that look or sound similar, but want you to pay for something.)

www.FTC.gov (under "hot topics," click on "FREE Annual Credit Reports.") This Federal Trade Commission site is the best comprehensive and authoritative site on free credit reports. (The FTC promulgated the regulations carrying out the 2005 law giving consumers one free credit report per year from each of the three national credit reporting companies.) The site has excellent Q&A's answering questions such as: "How do I order my free report?" "What information do I have to provide to get my free report?" (Generally, your name, address, Social Security number, and date of birth.) "What if I find errors in my credit report?" and so on.

Sites with good information about IDENTITY THEFT:

[FTC site on identity theft](#) - especially on what do do if you are a victim.

The [US Postal Service](#) web site on identity theft.

[Iowa Attorney General's Office brochure on How to Avoid Identity Theft](#). Includes many tips on how to keep your personal information private so you won't become a victim.

Iowa Attorney General's office, [A Guide for Victims of Identity Theft](#). Includes many tips on practical steps to take if you have been a victim.

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