

Check your credit report at least once a year

It's good to check your credit reports at least once a year.

You can receive free copies of your credit reports every 12 months from annualcreditreport.com. This is the only authorized online source under federal law that provides free credit reports from the three major national credit reporting companies—Equifax, Experian, and TransUnion.

Equifax offers an additional six free credit reports every 12 months, through December 31, 2026. When you visit the site, you may see steps to view more frequently updated reports online. This gives you a greater ability to monitor changes in your credit.

Other websites that promise free credit reports may require you to sign up for “free trials” that eventually charge you or try to sell you other products or services you may not need.

Check your credit report to:

- Be sure your information is correct and up-to-date
- Look for any errors
- Double check that your report only contains information about you, to guard against identity theft
- Fix any mistakes that you find

Mistakes in your credit reports, or fraud caused by identity theft, can make borrowing more expensive or prevent you from getting credit.

Common mistakes in credit reports include:

- Loans and credit accounts you've never opened
- Misspelled name, wrong Social Security number, wrong address, or phone number
- Accounts wrongly listed as late, incorrect balances, incorrect credit limits, closed accounts listed as open, incorrect delinquency dates, or accounts listed more than once
- Accounts not correctly listed as “current” when payments were subject to relief during the COVID-19 pandemic

Dispute mistakes you find

Your credit report includes information about how to dispute a mistake. Generally, you should send a dispute letter both to the credit reporting company and to the company that was the source, or “furnisher,” of the information (for example, your credit card company).

Your dispute should clearly explain what you think is wrong and why. State the facts, explain why you are disputing the information, and request that it be corrected.

In your dispute letter, you may want to enclose a copy of the relevant portion of your credit report. Highlight the items in question.

Also, include copies of documents that support your position. Never send your original documents. Keep copies of your dispute letters and enclosures.

The credit reporting company and the furnisher should investigate the dispute and fix any mistake. If the disputed information is wrong or cannot be verified, the company that provided the information must delete or change it and provide a correction to the credit reporting companies that received it. If an investigation doesn't resolve your dispute filed with a consumer report company, you can ask that a statement of the dispute be included in your credit file and in future credit reports.

You don't need to pay for credit monitoring

Many companies that promise free credit reports want to sign you up for credit monitoring services or other products. You can take these free or lower-cost steps to protect yourself.

If you have complaints or concerns about a credit monitoring service, contact the Federal Trade Commission, 877-FTC-HELP.

Monitor your credit yourself

Under the law, you are entitled to a free credit report every 12 months from each of the nationwide credit reporting companies. You can get these reports all at once, or spread them out. For example, you could

visit annualcreditreport.com in January to get your Experian report, in April to get your Equifax report, and again in August to get your TransUnion report. By rotating your requests this way, you can keep an eye on your credit records throughout the year for free.

Put the freeze on identity thieves

You do not need to pay a credit monitoring service to stop thieves from opening accounts with your information. Contact Equifax, Experian, and TransUnion and ask that they put a freeze on your credit reports. A freeze prevents prospective lenders from accessing your credit file unless you lift the freeze for that lender or for a specified period of time. Typically, lenders won't offer you credit if they can't access your credit reporting file, so a freeze prevents you or others from opening accounts in your name. Freezes are free.

Request a fraud alert

If you believe that you have been or are about to become the victim of identity theft or fraud, you can place a fraud alert on your credit report. A fraud alert requires lenders to take steps to verify your identity before opening a new account at your request, or issuing an additional credit card or increasing the credit limit on an existing account. You can also provide a telephone number so lenders can call you to verify your identity (a fraud alert does not prevent a lender from opening credit in your name).

TIP: If you suspect that an error on your report is a result of identity theft, you need to file a dispute to correct it. For information about identity theft and steps to take if you have been victimized, you can also visit the Federal Trade Commission's identity theft website: ftc.gov/idtheft

Servicemembers: Consider an active-duty alert

If you are a member of the military on active duty, you may place an "active-duty alert" on your credit report to reduce the risk of identity theft. This alert lets a prospective lender know that you are on active duty and could be out of the country, so the lender is required to take reasonable steps to verify your identity before issuing credit in your name. You can also request free credit monitoring from Equifax, TransUnion, and Experian. More information can be found on the CFPB website under "Credit reports & scores."

If you are a veteran, some types of medical debt can be removed from your credit report. You need to file a dispute with the credit reporting company and provide proof that the VA is either liable for the debt or in the process of paying it.

About us

The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

Learn more at consumerfinance.gov

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consumerfinance.gov/your-story

 Get answers to money questions
consumerfinance.gov/askcfpb

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