

## Reference Guide to Credit Bureaus and Services

### [www.IndianaConsumer.com/IDTheft](http://www.IndianaConsumer.com/IDTheft)

Consumers are entitled to one free credit report per year from each of the three credit reporting companies under the Fair Credit Reporting Act, 1994.

1) Do not contact the three consumer reporting companies individually. They will provide all three free annual credit reports only through:

- Online: [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)
- Toll free: 877.322.8228
- Mail a written request to:  
Annual Credit Report Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

2) If you find a discrepancy on your report, immediately contact the reporting company that generated the report.

**A) Trans Union**

P.O. Box 2000  
Chester, PA 19022  
1.800.680.7289  
[www.transunion.com](http://www.transunion.com)

**B) Equifax**

P.O. Box 105788  
Atlanta, GA 30348  
1.800.525.6285  
[www.equifax.com](http://www.equifax.com)

**C) Experian**

P.O. Box 9554  
Allen, TX 75013  
1.888.397.3742  
[www.experian.com](http://www.experian.com)

**IndianaConsumer.com** is the state's one-stop resource for consumer information and education brought to you by the Indiana Attorney General's Consumer Protection Division.

Here you can find the answers to questions on the minds of Hoosier consumers just like you. Information on current topics such as identity theft, schemes and scams in the marketplace, rising fuel prices, prescription medication and recalled products is just a click away.



**Greg Zoeller**  
Indiana Attorney General