

## Consumer Affairs Agencies

*Division of Banks*

*Division of Insurance*

*Division of Professional Licensure*

*Department of  
Telecommunications and Cable*

*Division of Standards*

*State Racing Commission*

Massachusetts Office of Consumer Affairs & Business Regulation

# CONSUMER ADVISORY

## Is Your Free Annual Credit Report Really “Free”?

The Office of Consumer Affairs and Business Regulation reminds consumers that they are entitled to one free credit report every 12 months from each of the three national consumer reporting companies—Experian, Equifax, and TransUnion. It is important to check your credit report regularly for accuracy and signs of fraudulent activity—especially with the increase in identity theft. You can receive a free credit report by phone, mail, or by visiting <https://www.annualcreditreport.com>.

Beware of other web sites or unsolicited e-mails offering free credit reports. These sites that are not affiliated with the government-mandated free credit report program may claim to offer "free" credit reports, however the reports are tied to the purchase of other products.

If you would like to order a free credit report, follow these important steps:

- Steer clear of sites that promise free credit reports and then ask for your credit card information.
- Do not respond to e-mails, pop-up ads, or phone calls that claim to come from [www.annualcreditreport.com](http://www.annualcreditreport.com) or one of the credit-reporting agencies. These may be scams seeking your personal information.
- Remember, there is only one official free credit report web site. Access it by visiting the Federal Trade Commission's site at [www.ftc.gov](http://www.ftc.gov) or directly at [www.annualcreditreport.com](http://www.annualcreditreport.com).
- If you are uncomfortable with Internet security you can order your credit reports by phone or mail.

For a copy of your credit report from the major credit bureaus, contact:

**Equifax - 1-800-685-1111**

**Experian - 1-888-EXPERIAN (397-3742)**

**TransUnion - 1-800-888-4213**

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[www.mass.gov/consumer](http://www.mass.gov/consumer)