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And now, thanks to an act of Congress, consumers can order a free copy of their credit report from each of the three nationwide consumer reporting companies—Equifax, Experian, and Trans Union—once every twelve months.

"The right to receive a free credit report is an important new tool for consumers," said Deborah Platt Majoras, Chairman of the Federal Trade Commission (FTC), the nation's consumer protection agency. "Not only does checking the credit report give consumers a valuable snapshot of their credit histories, it permits them to detect and correct errors, and spot and stop identity theft."

The three nationwide consumer reporting companies have set up one central Web site, toll-free telephone number, and mailing address through which consumers can order their free annual report. To order, visit annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The Form can be downloaded from annualcreditreport.com or from the FTC's Web site at ftc.gov/credit.

Consumers who want to access their report online can go to annualcreditreport.com. The FTC advises consumers who order their free annual credit reports online to be sure to correctly spell annualcreditreport.com, or link to it from the FTC's Web site to avoid being misdirected to other Web sites that offer supposedly free reports, but only with the purchase of other products. While consumers may be offered additional products or services while on the authorized Web site, they are not required to make a purchase to receive their free annual credit reports.

For more information, visit ftc.gov/credit or call 1-877-FTC-HELP (382-4357).