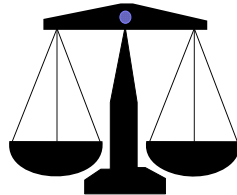


HOW TO OBTAIN YOUR CREDIT REPORT

UCLA STUDENT LEGAL SERVICES



You are entitled to a free credit report from each of the three major credit reporting companies once every twelve months. The credit report also will be free if you are a victim of credit fraud or identity theft or, within the last 60 days, you have been denied credit, insurance, or employment based on your credit report. Otherwise, the three major consumer credit reporting companies, Equifax, Experian, and Trans Union, will charge you \$9.50 for your basic credit report. They offer many other services and products, including credit monitoring, credit scores, and unlimited access to your credit report; you can find information about the cost and nature of these services and products on the web sites listed below.

The easiest way to obtain your free credit report is to contact the official annual credit report request service:

Annual Credit Report Request Service

Annual Credit Report Request Service
P.O. Box 105283
Atlanta, GA 30348-5283
877.322.8228
www.annualcreditreport.com

You also may contact the credit reporting companies individually:

Equifax

Equifax Information Services
P.O. Box 740241
Atlanta, GA 30374
1.800.685.1111
To report fraud or identity theft: 1.888.766.0008
www.equifax.com

Experian

Experian
P.O. Box 9701
Allen, TX 75013
1.888.EXPERIAN (1.888.397.3742)
To report fraud or identity theft: 1.888.397.3742
www.experian.com

Trans Union

Trans Union Corp.
P.O. Box 1000
Chester, PA 19022
1.800.916.8800
To report fraud or identity theft: 1.800.680.7289
www.transunion.com

To learn more about credit reports and your rights as a consumer, you can visit
www.ftc.gov/credit.

The information contained in this article is of a general nature. If you have a related problem, you should consult with an attorney. Currently registered UCLA students are encouraged to call Student Legal Services for an appointment (825-9894). Appointment hours are 9:00 a.m. to 5:00 p.m., Monday through Friday.

For more information, please visit the Student Legal Services web site:
<http://www.studentlegal.ucla.edu>