

My Money

Lesson 4: Credit Reports

Heather Greenwood, Family and Community Sciences agent, Fauquier County.

Did you finish the credit account list last week? A credit report will list all accounts. Credit reports cost \$9 for each. But after November 2005, you can receive all of your credit reports each year for free from one place. To receive a report, copy this form 3 times and fill it out. Send each copy with \$9 and proof of address to each address below.

_____ First Name	_____ Middle	_____ Last Name	_____ Generation (Jr, Sr)
_____ Your Social Security Number	_____ Your Date of Birth	_____ Spouse's First Name	
_____ Address			_____ Phone Number
_____ City	_____ State	_____ Zip	
_____ Current Employer			
_____ Previous Addresses (past 5 years, including Apt # and zip code)			
_____ Previous Addresses (past 5 years, including Apt # and zip code)			
_____ Previous Addresses (past 5 years, including Apt # and zip code)			
_____ Signature		_____ Date	

Include with this request:

1. **Two** proofs of name and address. Can be copy of phone bill, bank statement, driver's license, or letter from landlord.
2. **\$9.00** per report request (Virginia residents)

Three Major Credit Bureaus

Equifax Credit Information

Services, Inc.
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Experian

P.O. Box 2104
Allen, TX 75013
1-888-EXPERIAN
www.experian.com

TransUnion

P.O. Box 1000
Chester, PA 19022
1-800-916-8800
www.transunion.com

www.ext.vt.edu



Produced by Communications and Marketing, College of Agriculture and Life Sciences,
Virginia Polytechnic Institute and State University, 2009

Virginia Cooperative Extension programs and employment are open to all, regardless of race, color, national origin, sex, religion, age, disability, political beliefs, sexual orientation, or marital or family status. An equal opportunity/affirmative action employer. Issued in furtherance of Cooperative Extension work, Virginia Polytechnic Institute and State University, Virginia State University, and the U.S. Department of Agriculture cooperating. Mark A. McCann, Director, Virginia Cooperative Extension, Virginia Tech, Blacksburg; Alma C. Hobbs, Administrator, 1890 Extension Program, Virginia State, Petersburg.



VIRGINIA STATE UNIVERSITY

