

Credit Bureaus/Credit Reports

Categories : [Consumer Services](#)

The following information is excerpted from Federal Trade Commission: <https://www.consumer.ftc.gov/>

FREE CREDIT REPORTS

All U.S. residents can order a free annual credit report from each of the three major credit bureaus. The credit reports can be requested online at www.annualcreditreport.com, by calling 877-322-8228, or by completing an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

When you request your free credit report(s), you need to provide your name, address, Social Security number, and date of birth. To verify your identity, you may need to provide some information that only you would know, like the amount of your monthly mortgage payment.

WHAT IS A CREDIT BUREAU

Credit bureaus, or consumer reporting agencies (CRA) collect and organize information about an individual's credit and payment habits. The information is available to those with a legal permissible purpose to see it in the form of a credit report.

WHAT IS A CREDIT REPORT

A credit report is a type of consumer report that contains information about where you work and live and how you pay your bills. It also may show whether you've been sued or arrested or have filed for bankruptcy. Credit bureaus compile and sell your credit report to businesses. Because businesses use this information to evaluate your applications for credit, insurance, employment, and other purposes allowed by the Fair Credit Reporting Act (FCRA), it's important that the information in your report is complete and accurate. A credit report may contain any of the following information about you:

- Identifying information – your name, current and previous address, Social Security Number, telephone number, date of birth, and current and previous employer.
- Credit history – your history of paying bills with credit grantors (such as retail stores, banks, finance companies, and mortgage companies).
- Public records – items that may affect your creditworthiness, such as tax liens, judgments, bankruptcies, etc.
- Inquiries – lists identifying the credit grantors and other authorized parties who have received your credit report. Inquiries also contain lists of the companies that receive your name and address for the purpose of offering you credit.

A credit report does not contain:

- Checking or savings account information
- Medical histories
- Major purchases paid in full with cash or check
- Business accounts, unless you are personally liable for the debt
- Credit scores
- Your race, gender, religion, or national origin

Note: Connecticut signed into law in May 2024, new legislation prohibiting health care providers and hospitals in Connecticut from reporting a person's medical debt to credit rating agencies for use in credit reports. It also voids any medical debt that is reported to credit rating agencies.

Read the law here at: [Public Act 24-6](#), *An Act Concerning the Reporting of Medical Debt*. It takes effect July 1, 2024

HOW TO OBTAIN A CREDIT REPORT

In addition to the three free credit reports from each of the three major national credit bureaus, you can also obtain a credit report directly from the three credit bureaus. The three major national credit bureaus are:

- Equifax www.equifax.com/
- Experian www.experian.com/
- Trans Union <https://www.transunion.com/>

If you request a credit report directly from these credit bureaus, there is a fee for each credit report. That fee is waived, however, if: 1) you have been denied credit, insurance or a job (you must ask for a report in writing within 60 days); 2) you write a letter saying you are on welfare/public benefits; 3) you are not working and will be applying for a job within the next 60 days; or 4) you believe your report is wrong because of fraud.

NOTE: See **FREE CREDIT REPORTS** above for information on obtaining free, annual credit reports.

MAKING CORRECTIONS TO YOUR CREDIT REPORT

The Federal Trade Commission offers a guide to correcting inaccurate or incomplete information in your credit report at <https://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre21.shtm>.

CREDIT COUNSELING

Credit counseling organizations provide assistance for people who want to understand the consumer credit lending and collections systems, and increase their ability to utilize the credit that is available to them. The services these organizations provide include help in completing credit application forms; and information and guidance about a variety of topics such as understanding how credit information is analyzed, choosing the best credit cards and/or interest rates available, determining how many credit cards can be managed, protecting one's credit information and credit rating, communicating with creditors, improving poor credit ratings, and eliminating credit card debt.

Consumer Credit Counseling Service (CCCS), <https://www.moneymanagement.org>, is the largest nonprofit, full-service credit counseling agency in the United States. CCCS has offices in Connecticut (call 888-845-5669).

For more information on building and maintaining a good credit score, visit the Consumer Financial Protection Bureau's (CFPB) website on "Expanding Access to Credit", which provides videos, checklists to help you build your credit score, and much more: [CFPB Website](#)

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