

Individual Development Account

How to get a credit report

You can get a free credit report!

You are eligible to receive a free copy of your credit report once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. You can request your report either online, by phone, or mail. Here's how:

Request your Credit Report Online

Go to <https://www.annualcreditreport.com/cra/index.jsp>. Just complete the required information.

Request your Credit Report by Phone

Call 1-877-322-8228 to request your credit report by phone. You will go through a simple verification process over the phone. Your report will be mailed to you.

Request your Credit Report by Mail

You can request your credit report by mail by filling out the [request form](#) and mailing it to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

You are also able to obtain your credit score during this process for a fee, however, that is not required for the IDA program.

Feel free to call your IDA Coordinator for assistance with this process!