

## **It's Time to Order your Free Annual Credit Report!**

Monitoring your credit is one of the best ways to spot identity theft. Obtaining your credit report once a year to correct errors and detect any unauthorized activity is vital in today's changing credit climate.

When you request your credit reports, be sure to get one from each of the three agencies, since they may each contain different information. Because your credit file is used to evaluate applications for credit, insurance, employment, and renting a home, you should be sure that the information on your report is accurate and up-to-date. If you suspect a problem, contact the agencies immediately.

Ordering your report is quick and easy! Simply visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call **1-877-322-8228**.