

HOW TO OBTAIN A FREE CREDIT REPORT

Beginning March 1, 2005, consumers in the Midwest are entitled to one FREE copy of their credit report from each of the three major credit bureaus, every 12 months:

To order via the internet, go to:
www.annualcreditreport.com

To order by telephone, call 877-322-8228
(you will be asked identifying information)

To order by mail, complete the Annual Credit Report
Request Form and mail it to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281.

Do not contact the three nationwide consumer reporting companies individually. They are only providing free annual credit reports through the above channels.

You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order from only one or two. The law allows you to order one free copy from each of the nationwide consumer reporting companies every 12 months.

You will not receive your credit score with your free credit report.