

Free Credit Report

The **Fair and Accurate Credit Transactions Act (FACTA)** entitles consumers to one free credit report from each of the three nationwide consumer reporting companies.

You may request your annual credit report through a Web site, by phone, or by mail. You must provide your name, date of birth, social security number, and current and previous address (if you have moved within the past two years).

***BY MAIL:**

Send a written request to:

Annual Credit Report Request Service
PO Box 105281
Atlanta, GA 30348-5281

***BY WEB SITE:**

To get your report on the internet go to:
www.annualcreditreport.com

***BY PHONE:**

You may call for your free report at:
1-877-322-8228

***(Please read the warning printed on the reverse side of this form)**



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& TRUST CO.**

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WARNING

www.annualcreditreport.com is the only authorized source for your free annual credit report from the three nationwide consumer reporting companies.

www.annualcreditreport.com and the nationwide consumer reporting companies will not send you an e-mail asking for your personal information. If you get an e-mail or see a pop-up ad claiming it's from www.annualcreditreport.com or any of the three nationwide consumer reporting companies, do not reply or click on any link in the message - it's probably a scam. Forward any e-mail that claims to be from www.annualcreditreport.com or any of the three consumer reporting companies to the FTC's (Federal Trade Commission) database of deceptive spam at spam@uce.gov.

www.annualcreditreport.com or any of the three consumer reporting companies also will not call to ask you for your personal information.