



Credit Reports

If you apply for a loan or credit of any type, the bank or business will check your credit report before they give you the loan or credit card. Your credit report tells them about your financial history. It is also possible that an employer or housing provider will check your credit report if you apply for a job or housing. Because of this, it is important that you check your credit report regularly to make sure that it is accurate.

How do I get my credit report?

Under the Maine Fair Credit Reporting Act, you can get one free copy of your credit report every twelve (12) months from each of the three major credit reporting agencies: Equifax, Experian and TransUnion. You could choose to ask for a report from each agency at different times during the year, or you could ask for them all at the same time. To obtain your free credit report, visit www.annualcreditreport.com or call 1-877-322-8228.

What if there are mistakes on my credit report?

If any of the information on your report is wrong, circle the error(s) on the report and then write a letter telling the reporting agency that you disagree with the circled information. Mail the report and letter to the credit reporting agency. Keep a copy of your letter for your own records. Under the Maine Fair Credit Reporting Act, the credit reporting agencies must do an investigation into the disputed information within twenty-one (21) days of receiving your letter. If the credit reporting agency cannot prove that the circled information is correct, it must remove it from your credit report.

The Maine Bureau of Consumer Credit Protection enforces Maine credit laws. Maine residents may contact the Bureau's Consumer Line at 1-800-DEBT LAW (1-800-332-8529).

Resources

Annual Credit Reports

To request a free copy of your credit report, visit the [Annual Credit Report website by clicking here](#) or call 1-877-322-8228.

Legal Services for Maine Elders

If you are a Maine resident who is 60 or older and you would like to get a printed copy of a credit report request form or if you have questions about your credit report, call the Legal Services for Maine Elders Helpline at 1-800-750-5353 to speak to an attorney for free.

The Office of the Maine Attorney General

For helpful information on several consumer topics, [check out the "Consumer Law Guide" by clicking here](#).

Maine Bureau of Consumer Credit Protection

The Maine Bureau of Consumer Credit Protection enforces Maine credit laws and Maine residents may contact the Bureau's Consumer Line at 1-800-DEBT LAW (1-800-332-8529).

Federal Trade Commission

The FTC is a government agency that protects American consumers. For more information about your rights with regard to debt collection, [visit the FTC's website by clicking here.](#)

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