

# Credit Reports & Solicitations for Credit

*As a Colorado resident, you are entitled to one free credit report from each reporting agency per year when you call. Some lenders recommend viewing them twice a year because of identity theft problems. Before you work with a lender it is recommended that you order your credit reports from each of the three major credit reporting bureaus. This way you will confirm your debts are actually yours and/or see if you need to dispute anything, providing the necessary documents to show payoffs, student loan consolidations, closed accounts, etc.*

Equifax  
PO Box 105873  
Atlanta, GA 30348  
800.685.1111  
[www.equifax.com](http://www.equifax.com)

Experian  
PO Box 2104  
Allen, TX 75713  
888.397.3742  
[www.experian.com](http://www.experian.com)

Trans Union  
PO Box 390  
Springfield, PA 19064  
800.916.8800  
[www.transunion.com](http://www.transunion.com)

**Otherwise you can order all your credit reports at one time from,  
[www.AnnualCreditReports.com](http://www.AnnualCreditReports.com)**

## Help with the Junk Mail

To stop solicitations of direct marketing and/or telemarketing for credit cards, mortgages, and home equity loans:

- Call 888.5 Opt Out (888.567.8688) or 800.353.0809 to request the credit reporting agencies stop selling or sharing your information. Follow the automated prompts.

## Assistance to Victims of Identity Theft

If you or a friend has been a victim of identity theft contact your local law enforcement agency to file a police report. Also report the problem to the Federal Trade Commission via phone, 877.IDTHEFT (877.438.4338), or via the Internet, <http://www.consumer.gov/idtheft>. This site also provides links to numerous consumer education materials.