Tips for Accessing Your Credit Report if You Have a Disability

Do you have a disability? Are you trying to access your credit report? Below is some information that the non-profit Tzedek DC has put together about your rights and some instructions for accessing your credit report in different formats, communicating with credit bureaus using services for the Deaf or Hard of Hearing, and for if you have other access needs.

**Your Rights**

Under the federal Fair Credit Reporting Act, you have a right to access all information in your credit file when you request it.[[1]](#footnote-1) The information must be clear and accurate.The information must be shared in a way that allows you to compare information from your credit report with your actual account information to determine the accuracy of the information in your credit file.[[2]](#footnote-2)

The federal Americans with Disabilities Act (ADA) prohibits places of public accommodation from discriminating against people with disabilities.[[3]](#footnote-3) In some (but not all) parts of the country, credit bureaus like Equifax, Experian, and TransUnion may be legally required to make their services accessible to customers with disabilities, even if their services are not provided in physical locations.[[4]](#footnote-4) These credit bureaus do not only provide free credit reports: they are businesses that sell credit reports to consumers.

**Accessing Credit Reports**

**Overview and Settlement Agreement**

People who are blind and/or low vision can access their credit reports, and AnnualCreditReport.com must be accessible to people with disabilities. There is a settlement agreement between the three major credit bureaus (Equifax, Experian, and TransUnion), the American Council of the Blind, the California Council of the Blind, and a number of blind claimants to ensure these rights. You can get more information about this settlement agreement at <https://gbdhlegal.com/cases/equifax-experian-transunion/>.[[5]](#footnote-5)

The below information has been provided by AnnualCreditReport.com, Equifax, Experian, and TransUnion about their access options and policies. If you experience any issues or if these policies do not reflect your experience, please contact Tzedek DC’s Disabilities Community Project. You can call us at (202) 274-7386 or fill out our intake form at <https://www.tzedekdc.org/legal-services-contact-us.> If neither method works nor is accessible to you, please feel free to email Tzedek DC Staff Attorney and Disabilities Community Project lead Marissa Ditkowsky at md@tzedekdc.org.

**AnnualCreditReport.Com**

* You can access your credit reports from all three major credit bureaus (Equifax, Experian, and TransUnion) through AnnualCreditReport.com.
* For information about accessibility, 508 and Web Content Accessibility Guidelines compliance, contacting AnnialCreditReport.com, and alternative formats, visit <https://www.annualcreditreport.com/accessibility.action>.
* Deaf and hard of hearing consumers can access AnnualCreditReport.com’s TDD service by calling 7-1-1 and referring the Relay Operator to 1-800-821-7232.
* If you are blind, you can ask for your free annual credit reports in Braille, Large Print or Audio Format by calling 877-322-8228, providing personal information to confirm your identity, providing information to certify that you are blind, and picking the format you want.

**Equifax**

* Information about alternative formats can be found at <https://www.equifax.com/personal/help/annual-credit-report-braille-large-print-audio/>.
* Equifax provides the same information as AnnualCreditReport.com and refers people to those resources.
* If you are Deaf or Hard of Hearing, you can access the Annual Credit Report TDD service by calling 7-1-1 and referring the relay operator to 800-821-7232.
* You can also request free annual credit reports in Braille, large print or in audio format. You can do so by calling 877-322-8228, providing personal information to confirm your identity, providing additional information to certify your alternative format need, and picking the format you would like.
* Equifax’s accessibility statement can be found at <https://www.equifax.com/personal/accessibility-statement/>. If you are having difficulty navigating Equifax’s website, or notice any content, feature, or functionality is not fully accessible, you may call Equifax’s Customer Service team at 888-261-9738.

**Experian**

* The Experian Frequently Asked Questions page can be found at <https://www.experian.com/blogs/ask-experian/credit-education/faqs/credit-report-faqs/>.
* If you are blind or low vision, may be eligible to receive your credit report or score report in an alternate format such as Braille, Large Print or Audio CD. To get your report in an alternate format, call 888 397 3742. You will be asked to choose an alternate format. You may also log on to AnnuaCreditReport.com and get your free annual credit report in an alternate format.
* If you are Deaf or Hard of Hearing, you may order your report by accessing experian.com/consumer or AnnualCreditReport.com. You may also call 888-397-3742 to order a copy of your report or call the number on your credit report to speak with a customer service representative with the assistance of your local relay operator.

**TransUnion**

* For more information about TransUnion reports in alternative formats, visit <https://www.transunion.com/get-credit-report>.
* Online reports are compatible with screen readers. Braille, audio, or large print formats can be requested by telephone or mail.
* The telephone number is 877-322-8228 for AnnualCreditReport.com and 800-888-4213 for TransUnion.
* The mailing address for TransUnion is the following:

TransUnion LLC
Consumer Disclosure Center
P.O. Box 1000
Chester, PA 19016

**Other Questions**

Do you have other questions or need other information about accessing your credit report? Have you been denied access to your credit report? Contact Tzedek DC’s Disabilities Community Project today. You can call us at (202) 274-7386 or fill out our intake form at <https://www.tzedekdc.org/legal-services-contact-us.> If neither method works nor is accessible to you, Tzedek DC Staff Attorney and Disabilities Community Project lead please feel free to email Marissa Ditkowsky at md@tzedekdc.org.

1. 15 U.S.C. § 1681g(a). [↑](#footnote-ref-1)
2. 2 *See Gillespie v. Equifax Information Services, LLC*, 484 F.3d 938, 941 (7th Cir. 2007). [↑](#footnote-ref-2)
3. 42 U.S.C. § 12182(a). [↑](#footnote-ref-3)
4. 5 *Compare Pallozzi v. Allstate Life Ins. Co.*, 198 F.3d 28, 32-33 (2d Cir. 1999); *Carparts Distrib. Ctr., Inc. v. Auto. Wholesaler's Ass'n*, 37 F.3d 12, 20 (1st Cir. 1994);and *Gathers v. 1-800-Flowers.com, Inc.*, 2018 WL 839381, at \*2 (D. Mass. Feb. 12, 2018), *with Gil v. Winn-Dixie Stores, Inc.*, 993 F.3d 1266, 1278 (11th Cir. 2021); and *Ford v. Schering-Plough Corp.*, 145 F.3d 601, 612-14 (3d Cir. 1998) *Parker v. Metro. Life Ins. Co.*, 121 F.3d 1006, 1010 (6th Cir. 1997). [↑](#footnote-ref-4)
5. This settlement agreement became effective December 31, 2008. [↑](#footnote-ref-5)