

Helpful Resources

Consumer Protection Division, Michigan Attorney General's Office website:
www.michigan.gov/ag

General consumer complaints:

To file a complaint against a business or to check a business's complaint history

8:30 a.m. to 4:30 p.m., Monday-Friday

1-517-373-1140

Toll-free: 1-877-765-8388

Fax: 1-517-241-3771

Other Locations:

Franchise Section, Consumer Protection Division, Michigan Attorney General's Office

To inquire into sellers of franchises, business opportunities, or multi-level marketing programs.

1-517-373-7117

Toll-free: 1-877-765-8388

Charitable Trust Section, Consumer Protection Division, Michigan Attorney General's Office

To inquire into a charitable organization's registration in Michigan.

1-517-373-1152

Toll-free: 1-877-765-8388

Office of Financial and Insurance Regulation, Department of Licensing and Regulatory Affairs

To inquire into lenders and sellers of securities, or for questions about mortgages and mortgage lenders.

1-517-373-0220

Toll-free: 1-877-999-6442

www.michigan.gov/ofir

Legal Hotline for Michigan Seniors

To get legal advice over the phone, for Michigan consumers over the age of 60.

Toll-free: 1-800-347-5297

Free Annual Credit Reports – Order Yours Today

You have the right to get a free copy of your credit file disclosure, commonly called a credit report, once every 12 months, from each of the nationwide consumer credit reporting companies – Equifax, Experian and TransUnion. To maximize your protection against fraudulent activity, order one report from a different credit reporting company every fourth month.

Order your free credit report any one of three ways:

- **By Mail**
Complete the Annual Credit Report Request Form available online at the only truly free credit report website:
<https://www.annualcreditreport.com/cra/requestformfinal.pdf>
- **By Telephone**
Call 1-877-322-8228 (toll free).
- **Online**
www.annualcreditreport.com
Caution: Misspelling this site or using another site with similar words will take you to a site that will try and sell you something or collect your personal information.

These are the only ways to get free credit reports without any strings attached. The "free" credit reports advertised by other sources are not really free!

We recommend that when you order you request that no more than the last four digits of your Social Security number appear on copies of your credit report.

If you are a victim of identity theft, you are entitled to place a fraud alert on your file and to receive copies of your credit report from each of the three credit reporting companies free of charge, regardless whether you have previously ordered your free annual reports.

