

How to Check Your Credit Report

The information on your credit report reflects your financial health and says a lot about you to your creditors and potential creditors. It is important that all of us review our credit reports regularly, as many reports contain errors which can affect the cost and availability of credit. If errors are found, information on how to dispute them is provided. It is also important to check reports for possible identity theft fraud. **Consumers can get a free credit report annually from each of the major credit bureaus.**

The three major credit bureaus are Equifax, Experian and Trans Union. It is suggested that you space out your reports, requesting one every 4 months. Or you may request all three reports at one time. If you're married, your spouse may also request the free reports in his or her name, so that a couple can get free reports every two months, if desired.

Your FREE credit report is available three different ways:

- 1) Calling: 1-877-322-8228. Indicate which one you would like.
- 2) Using the internet: www.annualcreditreport.com
- 3) Writing: Annual Credit Report Request Service, PO Box 105281, Atlanta, GA 30348-5281

If you would like to order all 3 at one time from Atlanta, print out the request form from www.ftc.gov/credit

To obtain your free credit report, you will need the following information:

- Full name (including Jr., Sr., II)
- Current address and addresses for the last two years
- Social Security number
- Date of birth

For security purposes only, each of the three credit bureaus may also ask other information you should know such as a monthly payment for housing or vehicle. Reports ordered via phone or mail will come in about 15 days.

When ordering your free reports, you are **not required** to make any purchases. There are many similar websites offering free reports, but they will likely ask for a credit card number and enroll you in a monthly service for a fee. Also avoid responding to any pop up ads, e-mail, or phone requests asking for personal information. Many of these may be trying to obtain personal information for fraudulent purposes.

Question related to your credit report, or obtaining or improving credit scores, contact your county UW-Extension office.

For a FICO credit score estimator, go to www.whatsmyscore.org/lesson/estimator

For a credit score, visit www.myfico.com or www.experian.com and get a Vantage Score. To opt out of credit solicitations, call 1-888-567-8688 or go to www.optoutprescreen.com



**CREDIT SCORE INFORMATION CAN BE OBTAINED
FOR FREE AT THE FOLLOWING**

WWW.CREDITKARMA.COM

WWW QUIZZLE.COM