



WHERE DO I GO TO GET CREDIT REPORTS

www.annualcreditreport.com or call 877-322-8228

www.creditkarma.com is an alternate website to use if you are unable to retrieve from annual credit report web site or wish to review credit scores.

Check the accuracy of your credit report when you get it.

Is your full name, birth date, and address correct?

Are employers, creditors, or home addresses listed that do not belong to you?

Review and check your accounts status to ensure they are correctly reported as open, closed or delinquent?

Do judgments, such as liens or bankruptcies, appear correctly?

If there are any inaccuracies, contact the credit reporting agency and creditor that furnished that information to get it corrected and to file a dispute. If they do not fix your report, you can file a complaint with the Consumer Financial Protection Bureau:

www.consumerfinance.gov/complaint.

Credit Scores:

A credit score is a number that lenders and other companies use to evaluate your credit risk, at one point in time. Scores range between 300 and 850. The higher your score, the less risk you present to creditors.

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