

## Activity 15: Get and Understand Your Credit Report

Request a copy of your credit report by:

- Going online, [www.annualcreditreport.com](http://www.annualcreditreport.com), and ordering a report; or, by calling 877-322-8228 (toll-free).
- You can also check out companies like Credit Karma or Credit Sesame for information and a free credit score that you can track over time. Credit Karma, [www.creditkarma.com](http://www.creditkarma.com), works with TransUnion and Equifax; and, Credit Sesame, [www.creditsesame.com](http://www.creditsesame.com), works with TransUnion.

### What Should You Do If You Find a Mistake on Your Credit Report?

If you find a mistake on your credit report, contact the credit-reporting bureau that is reporting it and give them details and copies of all supporting documents. They will tell you what documents are needed.

Follow-up with the credit agency if you do not receive a satisfactory response within thirty days from the date your letter was mailed. It is also a good idea to contact the other credit reporting bureaus, too.

The three major national credit bureaus are:

- **Equifax**, 1-800-685-1111 or [www.equifax.com](http://www.equifax.com)
- **Experian**, 1-888-397-3742 or [www.experian.com](http://www.experian.com)
- **TransUnion**, 1-800-916-8800 or [www.transunion.com](http://www.transunion.com)

### Your Follow-up:

- Did you get a copy of your credit report?  Yes  No
- Was all of the information correct?  Yes  No
- Did you receive your credit score?  Yes  No