

ACTIVITY #16: GET AND UNDERSTAND MY CREDIT REPORT

Request a copy of your credit report by:

- Going online, annualcreditreport.com, and ordering a report; or, by calling 877-322-8228 (toll-free)
- You can also check out some of the companies for information and a free credit score that you can track over time. Credit Karma, creditkarma.com, works with TransUnion and Equifax; and, Credit Sesame, 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, 1-888-298-0045 or equifax.com
- Experian, 1-888-397-3742 or experian.com
- TransUnion, 1-800-916-8800 or 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



FINN SAYS...

People who are blind or have low vision may request their free annual credit reports in Braille, large print or audio format by calling 877-322-8228.

Consumers who are D/deaf and hard of hearing can access the TDD service to request their credit report by calling 7-1-1 and referring the Relay Operator to 1-800-821-7232.



TIP

It's possible to place a credit (security) freeze on your credit report which will stop a credit bureau from releasing any information without your permission to any new loan, employment, or credit application. You must contact all three credit bureaus to place a freeze on your credit report.