



## It's Time to Pull Your Credit Report



With summer behind us and the holidays approaching, now is the perfect time to review your financial standing. Pulling your credit report to catch any changes or inaccuracies will help you start the fall season on solid footing.

Federal law gives you the right to get a free copy of your credit report every 12 months from each of the three nationwide credit bureaus (Experian, Equifax and TransUnion). In addition, the three bureaus have permanently extended a program that lets you check your credit report from each once a week for free at [AnnualCreditReport.com](http://www.annualcreditreport.com).

You can request a copy of your annual credit report in 1 of 3 ways:

- Online: visit <http://www.annualcreditreport.com/>

- By phone: call 877-322-8228
- By mail: print a [request form](#) and mail it to the address listed on the form

Review these four key areas of your credit report for accuracy:

**1) Personal information**

Your name, address history, social security number, date of birth and employment history.

**2) Credit history**

This is the largest section of your credit report and will contain information on all the credit accounts you've either opened or co-signed for, including accounts you have closed.

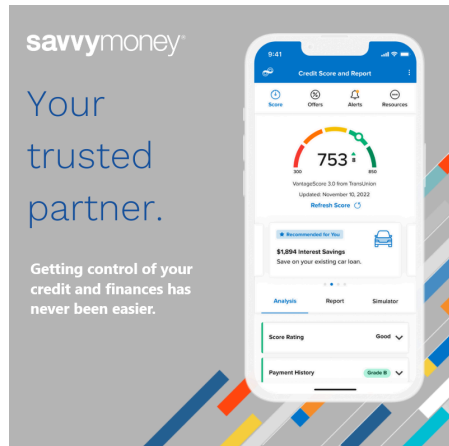
**3) Credit report inquiries**

Whenever someone inquiries about your credit, such as a landlord, lender, or insurance company, this information is recorded and remains on your report for up to two years.

**4) Public records**

Any public information, such as bankruptcy, late child support, or unpaid taxes, can stay on your credit report for up to 7 years.

Comb through each of these sections and make sure that all the information is correct. If you need assistance, contact us. We can assist you in reading your credit report, disputing any items, and provide advice for building or raising your credit score.



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