

## Credit Report Patrol

## Pull Your Credit Rap Sheet

Taking a peek into your official credit file has never been easier. Thanks to the Fair and Accurate Credit Transactions Act, you're entitled to a free credit report from the three major credit reporting agencies — Equifax, Experian, and TransUnion — every 12 months. The official website for doing so is [www.annualcreditreport.com](http://www.annualcreditreport.com). You can also call the Central Source at (877) FACT-ACT or use the mail request form at [www.annualcreditreport.com/cra/order](http://www.annualcreditreport.com/cra/order).

(Note: Each agency will try to sell you other credit-related products, such as monitoring services or repair clinics. The only upsell worth considering is paying a few bucks to get your FICO-branded credit score from Equifax.)

### Ghosts of Credit Past

Consider pulling your free reports from all three agencies at once if you've never reviewed your credit reports or haven't looked at what's there in many years. Mark the date you pull your report and from which credit agency in the second column of the worksheet on the next page.

Don't be alarmed if the information isn't identical from one report to the next. Lenders and others aren't required to provide information to any of the bureaus, let alone all three. So information gaps aren't uncommon.

What you want to watch out for is inaccurate information and any signs of fraud. Things like:

- Lines of credit or loans you don't remember opening.
- Old home address or employment information.
- Collections that have been settled but are still being reported as overdue.
- Collections being reported by companies you never had direct dealings with.

If anything looks fishy, highlight it on the report and make a note of follow-up chores in the "Action Items" column.

## Credit Report Patrol

## Set Up Your Own Credit Watchdog Service

There are many credit-watch programs, identity guard services, all-access credit passes, and even identity theft insurance you can buy. Unless you feel your credit is at high risk, save your money and be your own credit cop ... for free.

Using the [www.annualcreditport.com](http://www.annualcreditport.com) site, you can keep up with most of the credit action by rotating through the bureaus and pulling a single free report each quarter. Use the third column to note the next date — one annually — you are eligible for a free report.

Remember, if you suspect credit fraud, you are legally allowed to at least one (additional) free report from the credit reporting agencies. Call or go directly to the credit bureau websites to do so. We provide contact information on the worksheet.

Credit Bureau	Free Report Pulled from <a href="http://annualcreditreport.com">annualcreditreport.com</a> <sup>†</sup>	Order Next Free Report <sup>†</sup>	Action Items
<b>Equifax</b> <a href="http://www.equifax.com">www.equifax.com</a> Equifax Information Services, LLC P.O. Box 740256 Atlanta, GA 30374 (800) 685-1111 Report fraud: (888) 766-0008			
<b>Experian</b> <a href="http://www.experian.com">www.experian.com</a> CreditExpert Customer Care P.O. Box 19729 Irvine, CA 92623-9729 (888) 397-3742 Report fraud: (888) 397-3742			
<b>TransUnion</b> <a href="http://www.transunion.com">www.transunion.com</a> TransUnion P.O. Box 2000 Chester, PA 19022 (800) 888-4213 Report fraud: (800) 680-7289			

<sup>†</sup>mm/dd/yy