

Contact Information for National Credit Bureaus

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| Equifax PO Box 740241 Atlanta, GA 30374-0241 1-800-685-1111 Equifax.com | Experian PO Box 9532 Allen, TX 75013 1-888-397-3742 Experian.com | TransUnion PO Box 2000 Chester, PA 19022 1-800-916-8800 Transunion.com |
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When should I review my credit report?

From the U.S. Consumer Protection Bureau

You should check your credit reports at least once a year to make sure there are no errors that could keep you from getting credit or best available terms on a loan. Be sure the information in the report is accurate and up-to-date.

You should also check your report:

- Before making a major purchase that may involve a loan, such as a house or a car.
- Before applying for a new job. Many companies look at your credit history when hiring employees.
- To guard against identity theft. Identity theft occurs when someone uses your personal or financial information to commit fraud.

Example: An identity thief may use your information to open a new credit card account in your name. When they don't pay the bills, the delinquent account is reported on your credit report, damaging your ability to get credit in the future and subjecting you to calls from bill collectors.

Tip: Fix errors in your credit report. The information in your credit report affects whether you can get a loan – and how much you will have to pay to borrow money. It could also affect the hiring decisions potential employers may make about you. So if you find something wrong with your credit report, dispute it. Be on the lookout for loans or credit cards listed that you never opened, misspelled names, or collection items that were not updated to show the account's current after a settlement was reached and satisfied. You can file your dispute with both the consumer credit reporting agency and the entity that furnished the bad information.

Tip: Just like with the big three consumer reporting agencies (shown at the top), you can get free copies of your reports every 12 months from many of the specialty consumer reporting agencies. Other specialty consumer reporting agencies may be able to charge you a fee for your report. Keep in mind that not every agency will have information on everyone.