

Obtaining A Copy Of Your Credit Report

Your credit can determine what type of car you drive, what you can buy and even where you can live. It is important to maintain the best credit report possible. Each consumer should check his or her credit report and make sure it is correct. It makes sense to check it about once a year or three to four months prior to the time you know you'll be applying for a major loan, which will give you time to clean it up.

With recent changes, the consumer in all 52 states is now able to receive his / her own credit report one time each year at absolutely no cost. You can request this report online, by telephone, or by mail. Your request can be directed to either of the three reporting agencies—Equifax, Trans Union and Experian. The federal Fair Credit Reporting Act (FCRA) entitles everyone to a copy of your credit report. You can also get one for free if:

- ✓ You've been denied credit because of information in your credit report and you request a copy within 60 days of being denied credit. If you have been denied credit, you should have received a written notice of this with instructions that you can follow for requesting your credit report.
- ✓ You're unemployed and looking for work.
- ✓ You receive public assistance.
- ✓ You believe your file contains errors due to fraud.

If none of these apply, a report will cost you up to \$15 each.

You Will Need to Provide the Following Information:

1. your full name (including generations such as Jr., Sr., III)
2. your birth date
3. your Social Security number
4. your spouse's name (if applicable)
5. your telephone number
6. your current address and addresses for the previous five years