



## Make One of Your New Year's Resolutions to Get Financially Fit in 2013!



### What is a Credit Score?

Your credit score is a number assigned to you that is a mathematical calculation based on the information in your credit report (usually ranging from 300-900). The higher the credit score is, suggests the more likely you are to repay a debt.

### Need To Know Your Credit Score?

Call us and schedule an appointment with one of our staff members. We will pull your credit report and review it with you, offering advice for ways you can save money and/or build or raise your credit score. While we cannot give you a copy of your credit report due to our agreement with Equifax, we can tell you your credit score.

*Note: We only have access to pull credit reports from Equifax. To dispute errors on your Equifax credit report go to [www.csccredit.com](http://www.csccredit.com).*



It seems like we all make New Year's resolution like losing weight and exercising more to improve our health. But did you ever think that maybe your finances could use a little shaping up too?

At Quaker Oats Credit Union, we strive to educate our members on a wide variety of financial topics, so this year we are starting a new series on ways you and your family can get financially fit in 2013. Watch for monthly emails that include tips that will help you improve your financial well-being in 2013.

### Tip #1- Pull a FREE Copy of your Credit Report



By law, you are entitled to receive one free copy of your credit report annually from each of the three credit reporting agencies (Experian, Equifax and TransUnion). You can choose to pull all three credit reports at the same time, or separately throughout the year.

**We recommend you pull one copy three times throughout the year.** This enables you to monitor your credit report information more frequently and catch possible mistakes as soon as they appear.

### Here's how...

Simply visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. If you access your reports online, begin where it says "START HERE" and follow the instructions.

The reports you pull from this site are completely free with no strings attached (it's the law). However, note that your credit score will NOT be included with your credit report.

### What should you look for on your credit report?

- 1. Personal Information** - Your name, address history, social security number, date of birth and employment history.
- 2. Public Records** - Any public information, such as bankruptcy, late child support, or unpaid utilities and cell phone bills, can stay on your credit report for up to 7 years.
- 3. 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've closed. (Examples: Credit Card Accounts, Mortgage Loans, Vehicle Loans, Student Loans etc.)
- 4. Credit Report Inquiries** - Whenever someone inquires about your credit, such as Car Dealership Lenders, Financial Institutions, or Credit Card Companies, this information is recorded and remains on your report for up to two years.

Verify that all of the accounts on your credit report are (or were) yours at one time and are reporting the correct information. You will also want to make sure that companies have not pulled your credit without your permission because too many credit inquiries can negatively impact your credit score.

If you need further assistance, please [contact us](#). One of our trained lending professionals can assist you in reading your credit report, provide information for disputing any items, and can even give you tips for building or raising your credit score.

Source: [www.freefrombroke.com](http://www.freefrombroke.com)