



**Quaker Oats Credit Union**

## It's Time to Pull Your FREE Credit Report

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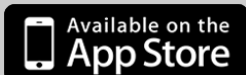
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By law you are entitled to receive one free copy of your credit report annually from each of the three credit reporting agencies (Experian, Equifax and TransUnion), so a total of three reports each year.

Rather than pulling them all at once,



we recommend pulling one of the reports every four months - so January, April & September. This will help you keep a year-round eye on your credit report and catch potential fraudulent activity sooner.

### **The difference between a credit report and credit score**

Your credit report is really a snapshot of your credit use history - your personal information, what kinds of credit you use (credit cards, mortgages, loans), whether you have paid your bills on time, how much of the credit you have used and what is outstanding, banking information, public records, and more.

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). This number shows lenders how much of a risk you are in paying back debt.

The free credit report you pull will not include your credit

score.

### **Locating your reports**

Simply visit <http://www.annualcreditreport.com>, scroll down and click on "Request your free credit reports," and follow the instructions.

### **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've closed.

#### **3) Credit report inquiries**

Whenever someone inquires 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.

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