



Quaker Oats Credit Union

January is a Great Time to Pull Your Credit Report

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Most of us spend more freely during the months of November and December, which may cause us to lose track of our finances just a bit. It happens.



Unfortunately, scammers and thieves also know this to be true, so it's very important that you pull a copy of your free credit report in mid- to late-January and review it carefully to ensure it's accurate.

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.

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 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

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