



## Stay Financially Fit in 2014!



There are several services you can use to help protect yourself against fraud, scams and theft, but here are a couple of our favorites...

### Account Alerts

*You can receive QOCU account alerts by text or email! You can pick what type of alert you want to receive such as: cleared check alerts, low account balance alert and many more? You can set up this function in Online Banking under the "Accounts" tab, and then select "Account Alerts".*

### SHAZAM BOLT\$

*This new service allows you to track your accounts anytime, anywhere and receive fraud alerts on your phone or tablet.*

Check out our series on ways you



and your family can Stay Financially Fit in 2014. Watch for monthly emails that include tips that will help you improve your financial well-being in 2014.

### Tip #10 - October Is A Great Time To Pull 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), so a total of three reports each year.

We recommend pulling one copy at a time, three separate times throughout the year (January, May and October) rather than pulling all three at the same time. This helps ensure you'll catch any mistakes or issues soon after they appear on your report.

Order your FREE credit reports at <http://www.annualcreditreport.com>.

### Here are four key areas to review 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.

\*Please note your credit report will not include your credit score.

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Quaker Oats Credit Union | 3535 Center Point Road NE | Cedar Rapids | IA | 52402-5530