



## 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.

## Should you order all three credit reports now or spread them out over time?

*The answer depends on you.*



**If you are thinking about buying something big soon - a new car or even a home - you may want to get all of your credit reports now. That way you can correct any mistakes on all of them right away.**

**If you are not planning a big purchase, requesting them over time might be a better choice. When you spread them out, watch for expected changes or suspicious activity throughout the year.**

Whichever strategy you choose, mark your calendar so you know when you can request your next free 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.

### Here's how...

Simply visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 1-877-322-8228. If you access your reports online, Scroll down and click on "**Request your free credit reports.**"

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.

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.

## Need to Know Your Credit Score?

Call us to 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.equifax.com](http://www.equifax.com).

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