

ACCESS YOUR CREDIT REPORT SAFELY!

Don't download another App that is just trying to sell you credit cards and loans!

Some things you should know:

Free credit report - Get a free copy of your credit report every 12 months from each credit reporting company. Fastest way is to go to www.AnnualCreditReport.com

If you prefer you can call **877-322-8228** or use [this form](#) if you prefer to write your request.



Keep tabs! The big three credit bureaus—TransUnion, Equifax, and Experian allow a free credit report annually. You could get one free every four months. Doing so allows you to see what's going on in the background with your credit, and quickly report any nefarious credit-oriented movement.

Should you order all three 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.

How do I find out what my credit score is? Unlike your **free annual credit report**, there's no free annual credit score. A credit bureau might give you free credit scores. Other companies might give you a free credit score if you sign up for their paid **credit monitoring service**. This kind of service checks your credit report for you. It's not always clear that you'll be charged for the credit monitoring. If you see an offer for free credit scores, check closely to see if you're being charged for credit monitoring.

Is it important to get my credit score? Before you pay any money to get your credit score, ask yourself if you need to see it. Your credit score is based on what's in your credit history: if you know your credit history is good, your credit score will be good. It might be interesting to know your score, but you can decide if you want to pay to get it. Usually, your credit score will fall between 300 and 850.

Finally, don't be afraid to freeze your credit. By law, the big three credit bureaus now must offer free credit freezing and un-freezing. Should you spot something suspicious with your credit, a quick freeze can prevent a whole lot of financial heartache by keeping hackers from doing further damage. Just remember that frozen credit prevents access to your reports for anyone, including you.

[Fixing Your Credit FAQs](#)