

# Your Credit Report

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*Why it's important and how to get a free copy of your report.*

## **What is a credit report?**

A credit report provides information about where you live and how you pay your bills, and whether you filed for bankruptcy. Generally, judgments are not reported to the Credit Reporting Agencies. However, judgments are public records; a lender can still search and find these.

## **Why is a credit report important?**

Credit reports are important because they are used by creditors, insurers, employers, and other businesses to evaluate your applications for things like credit cards, insurance, employment, or renting a home. Credit reports can affect whether you can get a loan and how much you have to pay to borrow money.

Getting a copy of your credit report allows you to make sure the information used by these companies is accurate, complete, and up to date. Having a copy of your credit report also helps to protect you against identity theft because the report will allow you to see if someone has used your personal information to open an account in your name.

## **How can I get a free credit report?**

There are a lot of websites that seem to offer free credit reports, but you have to be careful. You may accidentally sign up for paid credit monitoring just by using a company's website. Under the Fair Credit Reporting Act (FCRA), you are entitled to get a free copy of your credit report from each of the three big credit reporting agencies (Equifax, TransUnion, and Experian) every 12 months. During the COVID-19 Pandemic, you can access a free copy of your credit report from each of these three

agencies once a week, until December 31, 2022. You may also be entitled to an additional free credit report in other circumstances, such as if you have been denied credit or you are a victim of identity theft.

There are three ways to obtain your free credit reports: online, by phone, and by mail. The only website authorized under federal law to give you your free credit report is [www.annualcreditreport.com](http://www.annualcreditreport.com). To order your credit report by phone, call 1-877-322-8228. To get a copy of your credit report by mail, fill out the Annual Credit Report Request Form found on this website [www.annualcreditreport.com/manualRequestForm.action](http://www.annualcreditreport.com/manualRequestForm.action) and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

You can use these services to get a free copy of your credit reports from Equifax, TransUnion and Experian. If you request a report online, you should be able to download it immediately. You will need to wait up to 15 days for reports ordered by phone or mail.

### **Don't use a scam website**

Remember, there are a lot of imposter websites out there. Be careful to type the website correctly into your browser, as some of these imposter sites purposely misspell [www.annualcreditreport.com](http://www.annualcreditreport.com) in the hope that you will mistype the site's name and be directed to their site instead. You should not have to give out your credit card information to get your free credit report. You also should not receive emails asking you for personal information. If you receive this kind of email, it is probably a scam. Do not reply to any scam e-mail. Instead, forward the email to the Federal Trade Commission (FTC) at [spam@uce.gov](mailto:spam@uce.gov).

### **What information do I need to get my free credit report?**

You must provide your name, address, Social Security number, and date of birth to obtain a credit report. If you have moved in the last two years, you may also have to provide your previous address. For security purposes, you will also likely have to answer some questions that only you would know the answer to, such as the amount of your monthly mortgage payment. Again, you should not be asked for your credit card number.

### **How long does negative information stay on my credit report?**

In general, most negative information can stay on your credit report for 7 years, but a bankruptcy can stay on your report for 10 years. There may be other exceptions as well, such as reports that include criminal records.

### **What is the difference between a credit report and background check?**

There are many different kinds of credit reports. Background checks that are used by employers and landlords are still considered credit reports under the law. These types of reports may include more information than just your financial situation, including criminal and eviction records.

### **What can I do if I find a mistake on my credit report?**

Mistakes on your credit report could negatively affect your ability to get credit, insurance, or even a job. You must dispute any issues with the credit reporting agency. If you find mistakes or incomplete information in your credit report, tell the credit reporting agency, in writing, what information you think is wrong. The credit reporting agency generally must investigate your complaints within 30 days.

### **Why isn't my credit score on my credit report?**

Credit scores are not generally on your credit report. A credit score is a number that companies come up with based on information about you and your credit experience. Credit scores are often determined based on what is on your credit report, but there are many different kinds of credit scores, and they do not all use the same information to come up with your number. That is why it is more important to have your credit report. With your credit report you can see what the creditors are using to come up with your credit score. You can often do many things to improve your credit score. Reviewing your credit report is the first step. For more information about credit scores, visit: [www.consumer.ftc.gov](http://www.consumer.ftc.gov). You have the right to ask for your credit score from a credit reporting agency, but you usually have to pay to receive your score.

### **What happens if I am denied a loan, job, or apartment based on my credit report or background check?**

If you are denied a loan, job, apartment, bank account, or other type of credit based on your credit report or background check, you should receive notice from the

person or company denying you. This is called the adverse action notice. The notice doesn't have to be in writing, but it has to tell you the name and contact information of the company that supplied the report. The notice must also tell you that you have a right to get a free copy of your report from the company, if you ask for it within 60 days, and that you can dispute any mistakes on the report with the company. If you think something is wrong on your report or if you have been denied credit or a job based on your report, you may want to talk to an attorney.

## **Identity Theft and Credit Reports**

If someone is using your name, identity, or personal information to open accounts or receive services you may be a victim of identity theft. In addition to disputing the fraudulent information with the credit bureaus, an identity theft victim can also have their credit reports frozen or have a fraud alert put on their credit report to help prevent further misuse of their personal information.

A credit freeze is free and restricts access to your credit report. When there is a credit freeze on your accounts no one will be able to open a new credit account, not even you. You can temporarily lift the credit freeze if you need to apply for new credit. To request that a credit freeze be put on your account contact each credit report agency; Equifax, Experian, and TransUnion.

A fraud alert requires a business to verify your identity before it issues new credit in your name, making it harder for someone to open a new credit account in your name. A fraud alert is free and lasts one year. After a year, you can renew it. You do not need to contact all three credit bureaus. You only have to contact one credit reporting agency (Equifax, Experian, and TransUnion). That agency should then notify the other two agencies.

## **Where can I go for more help with my credit report?**

If you have questions about your credit report, you can contact a local consumer credit counseling service. You can find a list of some credit counseling services on the United States Trustee's website here: <https://www.justice.gov/ust>. You can also contact our office or your local legal services agency. For more information on credit reports and to file complaints, visit the Federal Trade Commission's website here: [www.consumer.ftc.gov](http://www.consumer.ftc.gov).

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