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### **The Importance of Checking Your Credit Report**

A study by the United States Public Interest Research Group found that nearly 80% of the consumer reports studied contained errors of some kind. Alarming, 25% of the reports contained errors sufficiently serious to cause the denial of credit.

A credit report includes information on where you live, if you pay bills on time or late, whether you have accounts with debt collectors and whether you've been sued, or filed for bankruptcy. Nationwide consumer reporting companies sell the information in your report to creditors, insurers, employers, and other businesses that use it to evaluate your applications for credit, insurance, employment, or renting a home.

Checking your credit report and disputing inaccurate items can help to raise your credit score. This in turn can help you receive more favorable loans which saves you money. People who frequently check their credit report are more likely to discover if they were the victim of identity theft. The quicker one discovers that they were the victim of identity theft the easier it is to resolve.

### **Getting a Free Credit Report**

The Fair Credit Reporting Act (FCRA) requires each of the nationwide consumer reporting companies — Equifax, Experian, and TransUnion — to provide you with a free copy of your credit report, at your request, once every 12 months.

**The most efficient way to obtain your free credit report is online at the official government website at [www.annualcreditreport.com](http://www.annualcreditreport.com).** If you prefer you can also call 1-877-322-8228 or mail a request to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

When you order, you need to provide your name, address, Social Security number, and date of birth. To verify your identity, you may need to provide some information that only you would know, like the amount of your monthly mortgage payment.

### **Watch Out For "Imposter" Websites**

There is only one official website sponsored by the government to obtain a free credit report ([www.annualcreditreport.com](http://www.annualcreditreport.com)). Double-check that you spelled the website correct. According to the World Privacy Form at least 233 impostor sites exist.

Many of the imposter websites have a domain name very similar to the official website and rely on typos to snare unwitting consumers. Once a consumer ends up on an imposter website and reveals personal information they may become targets for marketing pitches or even identity theft.

Now that you know where to go (and where not to go) to get your free credit report go get one and check it for accuracy.