



Your Financial Health

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REVIEW YOUR CREDIT REPORT

Maintaining a solid credit history is an important part of managing your finances. A good credit record can make future borrowing easier and help you qualify for lower interest rates. Three large credit reporting companies compile credit reports on millions of individuals and make those reports available to businesses. Making sure the information in those reports is correct is important.

A good credit record does more than just make future credit approval easier to get. Most lenders use your credit record to determine credit limits and what rates to charge. A good credit record will save you money. A program enables you to get a free credit report once a year. You can request your free report at the website - www.annualcreditreport.com. Otherwise you can order a report from one of the three large credit reporting agencies.

Order your credit report:

Equifax	800/685-1111
Experian	888/397-3742
TransUnion	800/888-4213

Do not be surprised if the reports are somewhat different from the different companies. Each company gets information from many sources. If you find the information in your file is inaccurate or unfair, you can take steps to correct it or at least get your side of the story attached to your file. If a creditor has made an inaccurate complaint, you can write to the creditor and insist the record be corrected. You should also write to the credit bureau and request their records be corrected.

To review the credit record of a business contact Dunn & Bradstreet at (800-234-3867). There is a charge, but the information is useful. You can also order from their web site.

Having an inaccurate credit report can cause problems at the worst possible times. Review your credit report annually and make sure it is accurate. A solid credit record and an accurate credit report are valuable assets.