

Pulling Your Credit Report

According to the federal Fair Credit Reporting Act (FCRA) you are allowed 1 free credit report from each of the three primary credit bureaus every 12 months. To get your free report, link to www.annualcreditreport.com or call 877.322.8228.

You will start at this centralized site and then follow links to the credit bureau depending on which report you want. You may order your reports from each of the three nationwide consumer reporting companies at the same time, or you can order from only one or two.

You will need to provide your name, address, Social Security number and date of birth. If you have moved in the last two years, you may have to provide your previous address. To maintain the security of your file, each reporting company may ask you for some information that only you would know, such as a previous address, the amount of your monthly mortgage payment or the name of a past creditor. Each company may ask you for different information because the information each has in your file may come from different sources.

EARN recommends checking your credit report once per year from each of the bureaus at different times. For example, you could get the Experian report in January, the Equifax report in May, and the Transunion report in September. Checking your report in this way will not negatively impact your credit.

Note, you will not get your FICO score for free, but you will get all of the information on your report (which is arguably all you need unless you are applying for a loan within the next 3 – 6 months). You should not be asked for your credit card number. *The report is free!* If you are asked for credit card info while obtaining your free report, stop, hang up and call the bureau to investigate. Some of the bureaus are offering “free trials” that turn into paid monthly memberships after a certain number of days pass. Beware!

