

Check Your Credit Report Campaign - 3 Times a Year *February 2, June 6, and October 10*

WHY SHOULD I CHECK MY REPORT?

Your credit report is a detailed record of your credit activities from the past 7-10 years. Potential creditors, employers, and landlords use your credit report to estimate how trustworthy you will be. The information in your credit report can affect:

- Your ability to get a mortgage or rent an apartment
- The amount you pay in interest for credit cards and loans
- Monthly insurance payments
- Your application for some jobs

Federal Law entitles you to 3 **FREE** credit reports each year. One from each of the 3 credit bureaus:
Equifax, Experian, and TransUnion.

Our campaign recommends that you check your report every **4 months**, on or by **February 2 (2/2), June 6 (6/6) and October 10 (10/10)** to be sure that your information is up-to-date and accurate.

Regular, careful reviews of your credit report will help you identify any incorrect or fraudulent information, and it can help protect you against identity theft.

WHAT INFORMATION DO I NEED TO PROVIDE?

- Your full, legal name
- Social Security Number or Individual Taxpayer Identification Number
 - If using an Individual Taxpayer Identification Number, then you must apply by mail
- Date of Birth
- Address of current residence and every residence for the past two years

(over)

HOW DO I CHECK MY REPORT?

The methods described below are the only ways to obtain the **FREE** credit reports you are entitled to by law:

Online

- Visit AnnualCreditReport.com
- This is the **only** completely **FREE** credit report site – other sites require a fee or a subscription
- This is the fastest way to view your credit report, as it will appear instantly on the screen

By Mail

- You must complete the official Annual Credit Report Request Form
 - Print the form at <http://fyi.uwex.edu/creditreport/files/2013/01/mailrequestform.pdf> **OR**
 - Contact the Wood County UW-Extension office for a form
- Mail the request form to:
 - **Annual Credit Report Request Service; P.O. Box 105281; Atlanta, GA; 30348-5281**

By Phone

- Call 1-877-322-8228
- Your report will be mailed within 15 days of call

Visit the Check Your Free Credit Report Campaign's website at
<http://fyi.uwex.edu/creditreport>

If you have additional questions, contact:

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