

Know Your Credit

Resources for a Healthy Credit

You can obtain a copy of your credit reports by doing one of the following:

Requesting Your Annual Credit Report For Free

Submit a request online at annualcreditreport.com

Complete the **annual credit report request form** either by completing the online form at annualcreditreport.com or by printing out the form at ftc.gov/credit and mailing it to:

Annual Credit Report Request Service
P. O. Box 105281
Atlanta, GA 30348-5281

Obtaining A Copy From A Credit Reporting Agency

If you are not eligible for a free annual credit report at this time, a credit reporting agency may charge you a fee of \$10 or more for each copy. To buy a copy of your report, contact one of the following:

- Equifax:** equifax.com
- Experian:** experian.com
- TransUnion:** transunion.com

Receive a free credit report:

- Once every 12 months from each credit reporting agency
- When you apply for a consumer loan secured by your personal dwelling

Receive a copy of your credit score from:

- Credit reporting agencies or FICO, www.myfico.com
- Companies that want to sell you your credit score as part of a package of products

Credit Reports and Scores

Use this space to track when you have printed or received your credit reports and scores.

SOURCE OF CREDIT REPORT/ SCORE	DATE REPORT PRINTED OR RECEIVED	YOUR SCORE
Equifax		
Experian		
TransUnion LLC		
FICO		

Federal Credit Resources

FEDERAL TRADE COMMISSION

ftc.gov/credit

The Federal Trade Commission (FTC) website offers practical information on a variety of consumer topics, including privacy, credit, and identity theft. The FTC also provides guidance and information on how to select a credit counselor.

FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC)

fdic.gov/consumer

Email: consumeralerts@fdic.gov

Visit the FDIC's website for additional information and resources on consumer issues. For example, every issue of the quarterly FDIC Consumer News provides practical hints and guidance on how to become a smarter, safer user of financial services.

CONSUMER FINANCIAL PROTECTION BUREAU

consumerfinance.gov

The Consumer Financial Protection Bureau (CFPB) helps consumer finance markets work by making rules more effective, fairly enforcing those rules, and empowering consumers to take more control over their economic lives.

U.S. FINANCIAL LITERACY AND EDUCATION COMMISSION

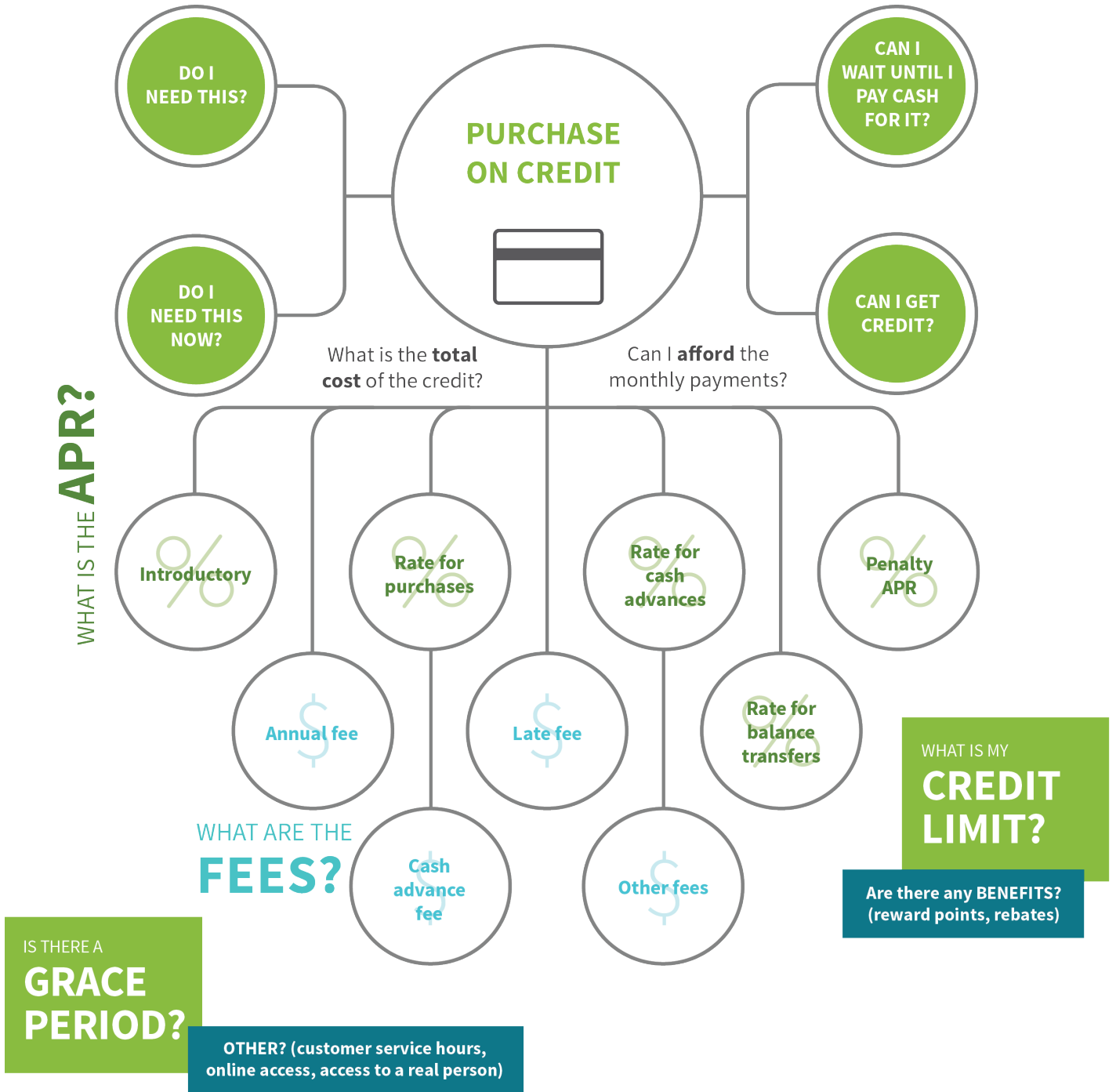
mymoney.gov

MyMoney.gov is the U.S. Government's website dedicated to teaching all Americans about financial education. Whether you are planning to buy a home, balance your checkbook or invest in your 401k, the resources on MyMoney.gov can help you. Throughout the site, you will find important information from federal agencies.

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Applying For Credit

Here are some important questions you need to ask yourself before applying for credit:



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