PULLING YOUR CREDIT REPORTS & SCORES

You can pull your credit reports and credit scores by yourself and you WILL NOT incur a hard inquiry.

1. **Credit reports from your bank.** Many banks now offer their clients a free membership to a credit watch company that allows individuals to pull their credit reports. Call to find out if you have access to your credit information through your bank. NOTE: Some banks only offer access to one credit bureau report and score, which will not give you a full picture of your credit situation. If this is the case, you may want to consider going onto 2. below.

2. **Credit reports from an online company.** There are hundreds of online companies that offer credit reports to consumers (i.e. FreeCreditReport.com, TrueCredit.com, etc.) CRC sends our clients to www.creditkeeper.com because we feel that the credit scores generated by this company are the most realistic when it comes to lending requirements. Credit Keeper offers a free trial period of 30 days, where you can pull your credit reports and credit scores from all three of the major credit bureaus, Equifax, Experian and Trans Union. After 30 days, they will charge your credit card $9.95 p/month. However, you can cancel your membership at anytime.

3. **Reports from the credit bureaus.** Your third option is to order your credit report and score from each credit bureau on line, through the mail, or via telephone. Here is the information you need:

   - Equifax: (800) 685-1111 - http://www.equifax.com Cost: $15.95

   - Experian: (888) 397-3742 - http://www.experian.com Cost: $7.95 NOTE: Experian no longer offers FICO credit scores to consumers, so CRC does not advise purchasing your score from Experian direct. They will supply you with a score that is generated from a completely different scoring model than FICO which is used by 90% of the lenders in his country. We suggest that if this option is your choice, that you only pull your report from Experian. You will have true FICO's from Equifax and TransUnion to use for comparison. If the data on all reports is close, then you can assume that your Experian FICO score will be very close to the other scores.

   - Trans Union: (800) 916-8800 - http://www.transunioncs.com Cost: $14.95 NOTE: When logging into this site, you must remember to enter the "cs" at the end of the URL, otherwise, you will be taken to www.truecredit.com, and you will not receive your FICO version of your credit score from this bureau.

   NOTE: When you log onto each site, they will try to up-sell you with many different products, including credit watch programs or 3-in-1 credit reports and scores for three times the price. Make sure that you only purchase the credit report and score from that bureau.

4. **Free credit reports.** By law, each of the nationwide consumer reporting agencies, Equifax, Experian, and Trans Union, must provide a free copy of your credit report, at your request, once every 12 months. To read more about this, a good source is the Federal Trade Commission's Consumer Alert site. You can download it at http://www.ftc.gov/bcp/edu/ pubs/ consumer/alerts/alt156.pdf. You can access this program in one of three ways:

   A. Go to http://www.annualcreditreport.com
   B. Call 1-877-322-8228
   C. Complete the Annual Credit Report Request Form and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. You can download the form with instructions at http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt156.pdf.

This program does not offer free credit scores. We highly recommend that if you decide to take advantage of this program that you order your scores at the same time. Again the fee is usually around $7.95 per bureau.

A Warning About "Imposter" Websites: Only http://www.annualcreditreport.com is authorized to provide the free annual credit report mandated by law. Other websites make claims for "free credit reports," "free credit scores," or "free credit monitoring," but they are not affiliated with this program, and they are likely trying to sell you something—*that you don't need.*