

## ORDERING YOUR CREDIT REPORT

### On-line

1. Go to: [www.annualcreditreport.com](http://www.annualcreditreport.com)
2. Select your state and request a report.
3. Provide personal information and answer verification questions.
4. Copies of all three reports (Experian, Equifax, and TransUnion) will be provided electronically.
5. Print each report for your records.

### By Mail

1. Complete attached request form.

### 2. Mail form to:

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

3. All three reports will be mailed to you.

### By Phone

1. Call 1-877-322-8228 to request your credit reports by phone.
2. You will go through a verification process over the phone.
3. All three reports will be mailed to you.

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## INTERPRETING YOUR CREDIT REPORT<sup>1</sup>

The free reports will have the following format:

1. Personal information (this may appear at the end of the report)
2. Negative items
3. Positive accounts
4. Inquiries
5. Dispute information

Account Number	The number that identifies the account as yours.
Status	Will show one or more of the following: <i>Paid, Closed, Open, Current, Past Due, Number of Days Late, Inactive.</i>
Date Opened	The original date the account was opened.
Type	Installment (ex: automobile loan), revolving (ex: credit card), mortgage
Credit Limit	Shows the total available limit for a revolving credit account.
Original Amount	Shows the starting balance of an installment account.
Reported Since	Can sometimes vary from <i>Date Opened</i> if the account was not immediately reported or if there was a change in the account number.
Terms	Number of months the loan will last for an installment loan and <i>N/A</i> for a revolving account.
High Balance	Lists the highest amount the account has ever reached for a revolving account, and <i>N/A</i> for an installment account.

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<sup>1</sup> Adapted from *The Credit Road Map* by Patrick Ritchie.

Date of Status	Will show the last date of account activity or last date reported.
Monthly Payment	Shows the minimum payment due for a revolving account or the agreed upon monthly payment for an installment account.
Recent Balance	Most recent amount owed (reports are only run every 30 days).
Last Reported	Last date reported by a creditor, even if account shows no recent activity.
Responsibility	Individual or joint (co-signed).
Account History	Displays the number of days late and the date the late payments occurred.
Balance History	Shows the monthly balance for the past two years.

### Checklist

- Verify the information on your identity.
  - If any mistakes appear, contact the credit bureau to update the information.
  - Employment will often be incorrect...this does not influence your score.
- Scan debts for any unfamiliar accounts.
  - Debts may be reported by a parent company, thus allowing for an unrecognizable name on your report.
- Check your payment history for any late payments.
- Check your account balances and available limits on revolving (credit card) accounts.
  - Try to keep the total debt owed less than 50% of the total credit limit available.
- Check that previously disputed accounts are correct.
- Notice if accounts are missing from your report.

→ Your credit score will not be part of your free annual credit report. However, you will have the option to purchase your scores that accompany each report. It is likely that all three scores will vary. Here is a brief explanation of how your score is determined:

*A negative item will appear on your account for 7 years, even after the account is settled and closed.*

*Negative history weighs less heavily on your score over time.*

