

MORE INFORMATION ON FREE WEEKLY CREDIT REPORTS

Starting now through April, 2021, Equifax, Experian and TransUnion are offering consumers free access to their credit reports. Every week, you can access your free reports at <https://www.annualcreditreport.com>.

Prior to the pandemic, consumers were limited to one credit report per year from each of the three major credit bureaus. You now have access to your credit reports every week!

HOW TO GET YOUR CREDIT REPORT

If you've gone through this process before, it's going to feel very familiar. The only thing that has changed is the frequency with which you can access your credit files free of charge.

1. Go to <https://www.annualcreditreport.com> and click on the "Request your free credit reports" button at the top of the page.
2. Fill out the form to request your reports. You'll provide your name, current address, previous address (if you've lived at your current residence for less than two years) and Social Security number.
3. Indicate the desired report (Equifax, Experian or TransUnion) or all three in one visit.
4. Answer a few questions to verify your identity. You'll repeat this step for each credit report, and the questions will vary.
5. Print your reports or save them as a PDF if option is available.
6. Click "Get your next report or finish" at the top of the page. You can review multiple credit reports in one session, or spread the fun across several days of the week and come back to access your report from a different bureau.

WHAT'S NOT INCLUDED: A FREE CREDIT SCORE

The information in the credit reports you access from <https://www.annualcreditreport.com> will NOT include your credit score. **YOU DON'T NEED YOUR CREDIT SCORE TO MONITOR YOUR CREDIT.** Take advantage of what is being offered for FREE!

WHAT TO DO WITH ALL THAT CREDIT INFORMATION

Getting a free weekly credit report from all three bureaus may seem like a profusion of information. TAKE ADVANTAGE OF THIS OFFER. Consider the following:

- Lenders and other service providers have become more forgiving about late payments, collections and forbearances. You want to make sure the information they report is accurately reflected in your credit files.
- BEWARE of scammers using the coronavirus crisis for cover in schemes to gain access to your credit card and other personal information that puts you at risk for fraud or identity theft.
- Schedule a FREE, CONFIDENTIAL credit counseling session with Light Commerce Credit Union. Simply call 281.765.1930 to schedule an appointment. Session can be done remotely.

WHAT SHOULD I REVIEW ON MY REPORTS

Consumer Financial Protection Bureau has a helpful guide you can access at <https://www.consumerfinance.gov/ask-cfpb/what-are-common-credit-report-errors-that-i-should-look-for-on-my-credit-report-en-313/>

WHAT IS THE PROCESS TO CORRECT ERRORS

Consumer Financial Protection Bureau has a helpful guide including sample letters you can access at <https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/>