

### To order your free credit report:

Online: [www.annualcreditreport.com](http://www.annualcreditreport.com)

Toll-Free: 877.322.8228

Mail a completed Annual Credit Report Request Form to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, Georgia 30348-5281

### To establish or maintain good credit:

- Pay bills on time and catch up on any missed payments.
- Only apply for and open new credit accounts when needed. Your credit limits, even when not reached, show your potential for debt.
- Try to keep credit card balances low.
- Check your three credit reports for accuracy.



#### For more information:

Federal Trade Commission

[www.ftc.gov](http://www.ftc.gov)

Consumer Federation of America

[www.consumerfed.org](http://www.consumerfed.org)

*This brochure is provided by the Pennsylvania Treasury as part of its commitment to helping Pennsylvanians protect themselves from identity theft and safeguard their personal finances.*

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# Protect Yourself from Bad Credit



**Get Your FREE Credit Report Now**



PENNSYLVANIA  
**TREASURY**  
Earn. Learn. Invest.

You can help protect yourself from identity theft by regularly checking your credit report for accuracy and unusual activity. This will also show you if your credit history has been properly reported by banks and other companies with whom you have done business.

This brochure contains all the information you need to obtain a free credit report once a year from each of the three nationwide consumer reporting companies — Equifax, Experian, and TransUnion. We encourage you to take advantage of this free service.

**Your credit report** contains important information about you such as your account history, credit limits, timeliness of bill payments, and outstanding debt.

**Checking your credit report** can help you detect identity theft by showing whether unauthorized inquiries and applications for credit have been made, or if accounts have been opened in your name.

**Creditors use your credit report** to make decisions about you when you apply for a loan, a credit card, insurance, or employment. Your credit information determines if you qualify to receive a loan and the interest rate you will pay.

**There are three nationwide consumer reporting companies:** Equifax, Experian, and TransUnion. You are able to receive a FREE report once a year from each of these companies. You can get all three at the same time, or space them out throughout the year. Not all consumer reporting companies collect the same information about you, which is why it is valuable to see what each one is reporting and confirm that the information is accurate. The companies have set up a shared website, toll-free phone number, and mailing address for you to request your free credit report.



After you submit a request, the three consumer reporting companies may seek further information from you BY MAIL. If you receive an e-mail or phone call requesting information, DO NOT respond, and report any such activity to the Federal Trade Commission (FTC) at this e-mail address: [spam@uce.gov](mailto:spam@uce.gov).

### Is your report accurate?

Be sure to check your report for accuracy. It is your right under the Fair Credit Reporting Act to request that the information provider (i.e., any person, company, or organization with whom you have done business) and the reporting company correct inaccurate or incomplete information about you. If you find an error, contact both the consumer reporting company and the information provider immediately.

### What is a credit score?

A credit score is a number based on an analysis of information from your credit report. Lenders and others use your credit score to help determine if you qualify for a loan, credit card, or services. The higher the number, the less risk the person represents to lenders. **Your credit score is not included in your free report, but can be purchased from the consumer reporting companies.**

**If you think you are a victim of identity theft, call the FTC Identity Theft Hotline: 877.438.4338**