



Alpha Kappa Alpha Sorority, Incorporated®

FACT SHEET

Accessing Credit Reports



1. Know the big three!

a. *The three nationwide providers of consumer reports are:*

- **Equifax**
- **Experian**
- **TransUnion**

2. Check your credit reports at least once a year.

a. *How do you get access to your credit reports?*

You are entitled to a free credit report every 12 months from each of the three major consumer reporting companies (Equifax, Experian and TransUnion). You can request a copy from AnnualCreditReport.com.

You can request and review your free report through one of the following ways:

Online: Visit <https://www.annualcreditreport.com/index.action>

Phone: Call 1-877-322-8228

Mail: Download and complete the Annual Credit Report Request Form from the site above. Mail the completed form to:

Annual Credit Report Request Service

P.O. Box 105281

Atlanta, GA 30348-5281

3. Be sure the information on your report is accurate.

a. *Some common errors on credit reports are:*

- Identity Errors
- Incorrect reporting of account status
- Data management errors
- Balance errors

4. Learn the difference between credit scores and credit reports.

- A credit report is a statement that has information about your credit activity and current credit situation such as loan paying history and the status of your credit accounts.
- Your credit scores are calculated based on the information in your credit report.

5. Understand Your Situation

a. *Common Issues*

- Your credit application was denied because of your credit report or score.
- You don't have enough credit history and want to build your credit record.

- You think you have been the victim of fraud or identity theft.
- b. *Know Your Rights*
- Requesting your credit reports will not hurt your credit score.
 - You have the right to dispute information in your credit report for free.
 - You can request your credit reports from specialty consumer reporting companies.

6. Take Action

- a. How-to Guides are available at <https://www.consumerfinance.gov> to prepare you to dispute an error on your credit report, build and keep a good credit score, how to identify a reputable credit counselor from a bogus credit repair company.

SUBMIT A COMPLAINT!

If you are having an issue with credit reporting or scores, you can submit a complaint to the Consumer Financial Protection Bureau. They will work to get you a response from the company.

For more information about federal consumer financial laws and protection in the financial marketplace, visit the Consumer Financial Protection Bureau at <https://www.consumerfinance.gov> .