

Quick Facts About Your Credit Record

Your credit record is an account of your personal financial history. Credit records are used to determine whether you get a car loan, apartment, mortgage, new credit card, or in some cases, a job. That's why it's important to check your credit record at least once a year to make sure it's correct and that you are familiar with all of the information in it.

What's in your credit record?

Your credit record includes basic information: your name, date of birth, Social Security number, current and previous address, and employment information. It also includes a list of all the loans and credit accounts you've had for the last seven years, including every late or missed payment. Your credit record will also include financial judgments made against you in court, including bankruptcy.

What are credit records used for?

Companies and individuals look at your credit report to determine whether or not you should be offered a new credit or store card, a job, a mortgage, a loan, or even a rental apartment. Your credit record shows how financially reliable you have been and gives an idea of how responsible you may be in the future.

How to check your credit record

Every U.S. citizen is entitled to a free credit report once a year from each of the three main credit reporting bureaus: Equifax, Experian, and TransUnion.

To order your credit report online, go to www.annualcreditreport.com. This centralized Web site sponsored by the three main credit bureaus allows you to order all three reports and view them instantly online. (If you are unable to access the site, try <https://www.annualcreditreport.com/cra/index.jsp>.)

To order your report over the phone, call 877-322-8228. Your credit report will be mailed to you within 15 days.

To order a report by mail, you will need to fill out an annual credit report request form. Go to <https://www.annualcreditreport.com/cra/requestformfinal.pdf> to find the form. Then mail the form to:

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