

Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application. Below are a few tips on how consumers can better manage their credit reports and credit scores.

Obtain your credit report for FREE

You can request your FREE credit reports all three major credit reporting bureaus (Equifax, Experian and Transunion) once per year online at www.annualcreditreport.com. You can get the reports instantly after providing your personal identifying information.

When reading your reports

- ✓ Carefully examine “negative” items for accuracy.
- ✓ Dispute errors immediately. All bureaus allow consumers to dispute items online by simply “checking” a box.
- ✓ Request that accurate negative items older than seven years be removed.



Here's how to improve your credit score:

- ✓ Make sure you pay your bills on time.
- ✓ Use less than 30 percent of your available credit (best case scenario).
- ✓ Do not close old, unused accounts (the longer your credit history, the better).
- ✓ Refrain from applying for multiple loans in a short period of time.
- ✓ Pay off any items in collection immediately.



Obtaining your free credit report from all three agencies is easy, and all consumers should do so at least once a year. Disputing errors is also easier than many people think with today's online features.

It's easier than ever to keep up with your credit!