

Your credit report provides a history of your bill paying practices. It is considered by potential lenders, employers, and landlords as indicative of your future fiscal responsibility.

Because credit reports depend on other's record keeping, as a "Money wise" consumer, you're smart to review the contents of your credit reports for accuracy and completeness every year or two and before you apply for new credit.

If you have been denied credit based on your credit report, you may obtain a copy of that report free of charge.

To request your credit report from one of the three major credit reporting agencies listed below, you will need to provide them with identifying information. The exact information required varies depending on which agency you are dealing with. Typical information may include:

- Full name (include generation; Jr., Sr., III, and any nicknames commonly used)
- Current and previous addresses with zip codes
- If married, Spouse's first name
- Social security number
- Birthdate
- Telephone number
- Signatures

Credit reporting agencies may require proof of current address and / or identity. They will stipulate the forms of proof that are acceptable.

To find out how to order your credit report, cost, acceptable methods of payment, and other information, please contact:

- Experian 1-800-682-7654 www.experian.com
- Trans Union 1-800-888-4213 www.transunion.com
- Equifax 1-800-685-1111 www.equifax.com