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| **Protect Your Credit With a Free Annual Credit Report.****There’s no better way to safeguard your credit than to examine your credit reports every year. You have the right to dispute mistakes, unfamiliar/obsolete accounts, and suspicious activity on your reports. Stop fraud and identity theft in its tracks by keeping your credit report accurate.**The three major credit reports (Experian, TransUnion, and Equifax) play many important roles in your financial life. They help determine your credit score and are often used by banks, insurance companies and phone companies to help determine your creditworthiness. You can get your annual reports without charge at AnnualCreditReport.com, the only source authorized by federal law.**Understand what’s in a credit report.** Your credit report compiles your credit accounts and the payments you’ve made to them. It will list derogatory items, including delinquencies, collections, defaults, foreclosures, bankruptcies, and judgements against you. Inaccurate information can have negative consequences so you want to make sure those are purged from your report.**Plenty of information for you to check.** Start with personal information, including your name, address (current and previous), and phone number(s). Ensure your date of birth and Social Security number are correct. Other data items to verify include your employment information, marital status, bankruptcies that occurred in the last 7 to 10 years, lawsuits, judgements, tax liens, and authorized users. Finally, inspect your accounts to see if they are open or closed as you instructed and recent transactions are accurate.**Dispute incorrect and missing information.** This can be a DIY project if you’ve got the time and inclination. The first step is to contact the credit bureau, either online or in writing, to lay out in detail each item you dispute. Include all the facts at your disposal, including copies of all relevant documents. You can also include a copy of your credit report in which you’ve circled all the disputed items. If you mail in your dispute letter, send it certified with return receipt requested. Keep a file folder with copies of all your correspondence and any items you receive from the credit bureau. You can also dispute items with the company that provided bogus information, and you can appeal any decisions made against you.**Consider using a credit repair agency.**These are companies that specialize in combing through your credit reports to find mistakes and questionable data. They also can demand proof of derogatory information, such as too many credit inquiries within a time period. Sometimes the credit bureau will drop certain derogatories that are too difficult to substantiate. Always research a credit repair agency first to make sure it’s legit.**Don’t be an ostrich.**You don’t want to bury your head in the sand when it comes to your credit reports. Contact me for help getting started and following through on your credit report review. Checking your credit reports can tip you off to identity theft, so don’t neglect this important chore.

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