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| **Employers, Landlords, and Bankers Can Check Your Credit Report. Make Sure It Is Accurate.****Your credit report reflects your creditworthiness, so it makes sense for you to review and correct it yearly. Be on the lookout for unknown addresses, suspicious activity, and unfamiliar accounts.**It’s amazing that many consumers pay no attention to their credit reports, even though those reports determine your credit score. They also help landlords, lenders, and employers make important decisions about you. A little yearly diligence can prevent real damage to your credit profile.**Three credit bureaus dominate the market.** Your interactions with creditors and lenders are recorded on the credit reports maintained by Experian, Equifax, and TransUnion. You are entitled to receive free copies of each report once a year. Simply visit AnnualCreditReport.com, the only source authorized by federal law. The reports document your loan and credit card payment activity, including inquiries, delinquencies, collections, defaults, foreclosures, and bankruptcies.**Inaccurate information can hurt you.** Your credit score reflects your credit history. Bad or missing information on your credit reports can depress your credit score, which reduces your access to low-cost credit. Moreover, folks who have power over your future may deny you opportunities based on faulty information. Where you live and work can hinge on your credit reports. That’s why you have good reason to check your reports at least once a year.**Credit reports help you fight identity theft.** When criminals steal your identity, they use the information to drain your bank/brokerage accounts, take out loans and credit cards, get medical care under your name, and much more. You’ll see evidence of their malicious activity in the form of unfamiliar accounts and activity on your credit reports. That’s your signal to get into action to reverse the damage and regain control of your finances.**You can dispute mistakes online or through the mail.** The credit bureaus have procedures that allow you to fix your reports when you find inaccuracies and omissions. You can open a dispute by providing a description of the problem and evidence for why the information is wrong. The bureaus must open an investigation and get back to you within 30 days. You can also contact the parties that provided inaccurate information and ask for corrections.**Take immediate action when finding mistakes on your credit report.** Problematic credit reports can seem like an overwhelming challenge but it is in your best interest to get it corrected as soon as possible. Call me to discuss any concerns you have about your credit reports. I’ll be happy to help you understand what your reports are telling you and recommend how to respond to any issues we find.

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