



Credit reporting agencies do not make the decision to grant credit, only the lender can do that. Different lenders may make different decisions based on the same information. What is different is the importance they give to specific factors—for example, how long you have lived at the same address, what you do for a living, how old you are, how much you earn, how much you owe, and how promptly you repay.

***Credit reporting agencies***

Equifax Credit Information Services  
P.O. Box 740241  
Atlanta, GA 30374  
1-800-685-1111  
<http://www.equifax.com>

TransUnion LLC  
Consumer Disclosure Center  
P.O. Box 1000  
Springfield, PA 19022  
1-800-888-4213  
<http://www.transunion.com>

Experian (formerly TRW)  
National Consumer Assistance Center  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
<http://www.experian.com>

**Review Your Credit Report**

Order a copy of your credit report from one of the three main credit reporting agencies using a form like the one on the next page. Call for the cost—it is around \$8.00.

If you have been turned down for credit within the last 60 days because of negative

information, the report should be free. You can also get a free credit report if you are unemployed, getting public assistance, or a victim of identity theft.

You have the right under federal law to review your credit report upon request and to ask the credit bureau to correct any incomplete or inaccurate information at no charge.

**Keep Your Credit Report in Top Form**

You can keep your credit report in top form by using credit responsibly. Make payments on time and under the terms of your agreements. Always pay at least the minimum amount required. Paying more than the minimum is always a good idea, but you can keep a good credit record as long as you pay at least the minimum and pay it on time. When you move, be sure your creditors are the first to know your new address. Then your bills will arrive on time, making it easier to pay them by the deadline.

If, for any reason, you cannot pay your bills promptly, call your creditors right away to set up a repayment schedule you can both accept. Don't accept credit cards you do not need or will not use. If the total amount of credit available to you is high, you may be turned down for credit you really want, even if your balances are low. The potential for "max-ing out" your credit may be too great for the lender's comfort.

Monitor your credit. At least every other year, ask all three national credit-reporting agencies whether they have a file on you. Not all agencies will have all the same information, either. Inspect your files periodically and ask that any errors or omissions be corrected. Then re-check in 60 days to be sure that they have done so.

***Credit Report Request***

Date:

Please send me a copy of my credit report. Following is the information you will need:

Full name, including Sr., Jr., III (print):

Social Security number:

Birth date:

Spouse's full name, if married:

Spouse's Social Security number:

Spouse's birth date:

Current address:

Previous address(es) in the last five years:

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Signature

Check one

- Payment enclosed
- Because of information obtained from your credit file, I have been denied credit within the past 60 days.
- I am a victim of identity theft, on welfare, or unemployed.

Enclosed is a photocopy of my driver's license or current utility bill or my military ID for proof of address.

Utah State University is an affirmative action / equal opportunity institution.  
Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture, Jack M. Payne, Vice President and Director, Cooperative Extension Service, Utah State University, Logan, Utah. (EP/DF/11-01)