

QUESTIONS

ANSWERS

I see offers all the time offering me a free copy of my credit report through my credit card statements, TV commercials, internet and social media ads. Is it a good idea for me to take up these offers?

In general, we do not recommend participating in offers for free credit reports because they are usually associated with baiting and enticing you to subscribe and pay for additional services you may not want or need.

By law, it is your consumer right to request and receive a free copy of your credit file at least once annually from all three of the major credit bureaus via any of the following methods:

- **Web Request:** www.annualcreditreport.com
- **By Toll Free Telephone:** 1-877-322-8228
- **By Mail:** Complete the [Annual Credit Report Request Form](#) and mail it to the address indicated within the form.

These are the only free credit report options we would recommend.

The Federal Trade Commission provides a useful booklet about your right to receive a free credit report annually as well: [Free Credit Reports](#)

Will I be able to see my current credit scores when I get my free credit report using www.annualcreditreport.com?

You will not receive your credit scores in the free reports and that's ok- you really don't need to see them and we do not recommend paying to receive them when the option is made available to you when ordering your reports online. The scores you would receive may not even be useful to you.

The score you would see with your free report is not going to represent the same credit scoring that would be used for mortgage credit evaluation purposes.

Why wouldn't I want to see my credit scores with the free credit reports?

Scoring is provided differently depending on who requests the report and for what purpose because risks are weighed differently depending upon whether the report has been obtained for credit card application, auto loan application, or mortgage application.

If I'm not getting my free annual credit reports to see what my scores are, why should I even order them?

Mainly so you can review the data in your file to make sure everything in your report is accurate and up to date.

When and if you do find inconsistencies or incorrect data in the reports, you can request the data be corrected and updated at that time rather than wait for a creditor to find the inconsistencies when evaluating your credit which can cause significant delays in your loan approval and/or closing process.

What should I do if upon reviewing my free annual credit reports I do find errors in the reported data?

When you order and receive your free reports, you will see instructions included on how to dispute the reported information through the bureaus. Once you've requested a dispute, the bureau has 30 days with which to investigate your claim and render a decision back to you as to whether or not the disputed account information will be updated as you've requested.

In addition, the Federal Trade Commission provides some great materials explaining how you can dispute credit report errors: [Disputing Errors in Your Credit Report](#)