

Pulling Credit Reports

Every U.S. citizen is entitled to free credit reports from each of the three main credit reporting bureaus: Equifax, Experian, and TransUnion.



To Get Started:

Contact www.AnnualCreditReport.com, which is the only source of free credit reports authorized by the U.S. government.

No internet access?
Call 877-322-8228 to get started.



You can also contact each bureau separately:

Equifax www.equifax.com | 800-685-1111

Or write to: P.O. Box 740241 Atlanta, GA 30374-0241

Experian www.experian.com | 800-EXPERIAN (800-397-3742)

Or write to: P.O. Box 2002, Allen, TX 75013

TransUnion www.transunion.com | 800-888-4213

Or write to: P.O. Box 1000, Chester, PA 19022

Do you know your credit score?

Visit myfico.com to obtain yours.

What to Look For in Your Credit Report

As you review your credit report, keep an eye on these things:



1 Are there any late or missed payments?

Review your payment history. If you find a report of a late or missed payment, contact the creditor directly to resolve the dispute.

2 Is there an active account that should be closed?

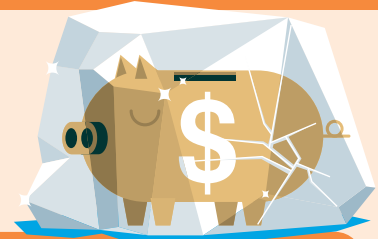
If so, contact the creditor and close the account. If the active account appears on your spouse's credit report, you may only need to inform them of their death.

3 Are there recently opened accounts that you were not aware of?

If so, contact the creditor immediately as you may be dealing with fraudulent activity.

Using a Credit Freeze

A credit freeze is a free tool that can protect you from credit fraud and identity theft by blocking most companies from accessing your credit report until you lift the freeze.



Freezing your credit makes it harder for criminals to take out loans or credit cards in your name with stolen credentials like your account numbers, passwords, or Social Security number.

Credit freezes are free to set up at each of the national credit bureaus. You must contact each bureau separately to freeze its respective credit report and to thaw it later.

5 Steps to Avoid Fraud

1 Carry a minimum in your wallet or purse; take a photo of whatever you do carry

If you use checks, only use your first and middle initials with your last name

2

3 Limit what you share about yourself online

Never click a link you don't know

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5 Don't sign the back of your credit cards; instead, write "Photo ID Required"



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www.wingsforwidows.org



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