

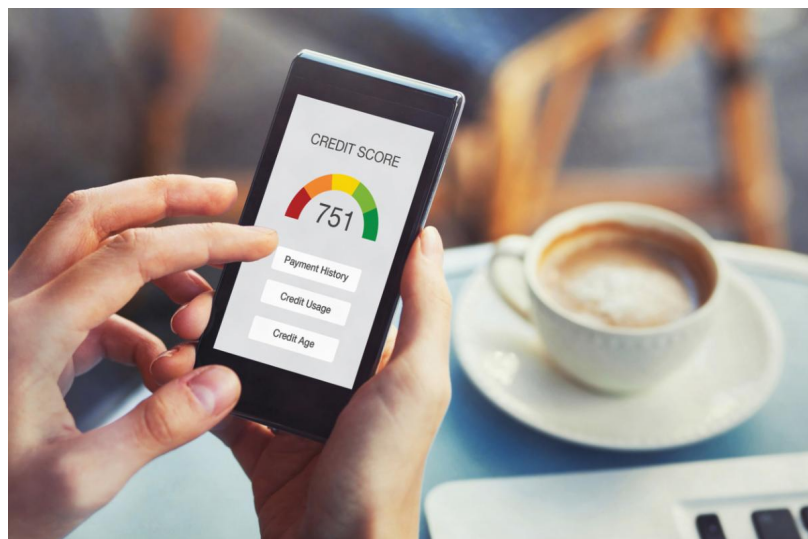


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Review Your Credit Report



What Is A Credit Report?

A credit report is a file about a person that shows personal information and account and payment data. These files are created by credit reporting agencies and can help companies decide whether a customer is financially qualified for a product or service.

In the United States, there are three major credit reporting agencies (sometimes also referred to as a credit bureau):

- Equifax
- Experian
- TransUnion

These companies package and sell credit information to individuals, creditors, prospective employers, landlords, insurance companies, collection agencies, and others.

UPCOMING GREENPATH WEBINARS:

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"Reaching Your Financial Goals in 2024"

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"Identity Theft & Fraud: How to Protect Yourself"

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[Review Your Credit Report](#) with one of our financial experts.

What's On A Credit Report

A credit report contains:

- Personal information like your name, address, birthday, Social Security number, and employment
- Credit and utility accounts information, like payment patterns and new credit inquiries
- Public records like tax liens, foreclosures, bankruptcies, etc.

Learn more about [what's on a credit report](#).

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Why Credit Reports Matter

A credit report contains key personal information including how bills have been paid. Inaccurate information on a credit report can lower a credit score, which can cause companies to deny services or products that otherwise would have been approved. That is why it is important to [get a copy of your credit report](#) periodically and review it for fraudulent activity, incomplete or inaccurate information.

How Data Is Reported

Your information enters the [Credit Reporting Agency](#) databases through the following methods:

- **Payment Data** - with very few exceptions, all of your creditors report account and payment history information to each of the three credit reporting bureaus on a monthly basis.
- **Court records** - certain events deemed "public records" like bankruptcy, and as such are available through the court records system.
- **Credit inquiries** - anytime you apply for a [credit card](#) or any other type of loan, that application appears on your credit report as an inquiry, and your personal credit report is updated with any new or revised information about your name, address, or employer.

Generally, creditors forward information to the credit reporting agencies on a monthly basis. The day of the month that each individual creditor sends updates varies. [Information can be updated](#) on a daily basis depending on when information is received.

Fair Credit Reporting Act

Companies that report credit information to credit bureaus have to follow specific rules, as covered in the Fair Credit Reporting Act (FCRA). The Act defines who can access a credit report and in what circumstances. It also protects the information and accuracy, and spells out the rights and responsibilities of consumers and creditors.

If you feel that your credit report is inaccurate, you may dispute it by going to the credit reporting agency's website. Learn more about [correcting your credit report](#) here.

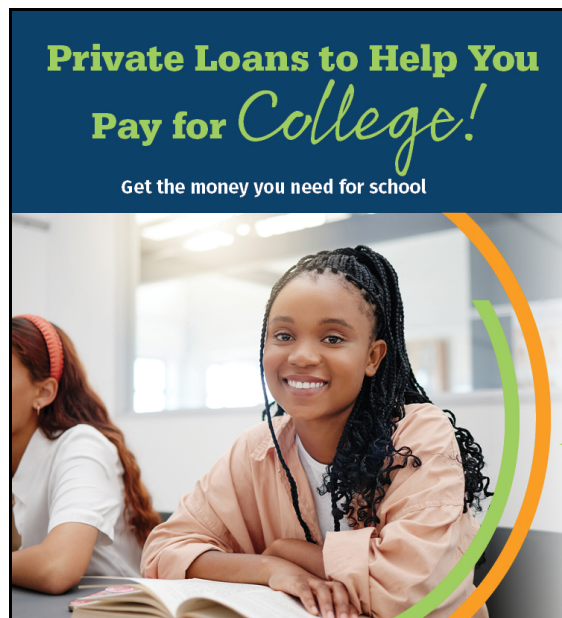
How to Get Information From Credit Reporting Agencies

The best way to get information from the credit reporting agencies is to use their websites:

- **Equifax** - www.equifax.com
- **Experian** - www.experian.com
- **TransUnion** - www.transunion.com

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