

Credit Bureau Reports

Contact any one of the three credit bureaus listed below. If you have a computer, this is the recommended method for ordering your report. Request the 3-bureau report (combined) with your credit score. For married couples, please note that you have separate credit reports. Creditors usually report to all three and sometimes the information varies so it is important to get the 3-bureau report.

Equifax	1-800-685-1111	or	www.equifax.com
Experian	1-888-397-3742	or	www.experian.com
TransUnion	1-800-322-8228	or	www.transunion.com

By law, you can also order a free credit report from any one of these bureaus once every 12 months. This is a handy way to recheck your credit after the initial 3-bureau report. To order a free report, go to www.annualcreditreport.com.

Simplify your life by canceling in writing any credit accounts that you do not use. “Cutting up the card” does not cancel the account. Send the letter to the correspondence address, not the bill payment address for the creditor. Create a “Credit Bureau” file for copies of your reports and cancellation letters.

To **opt out** of preapproved credit and insurance offers:

www.optoutprescreen.com

For record retention guidelines, check out Publication 552 from the IRS:

<http://www.irs.gov/pub/irs-pdf/p552.pdf>