

# How to Check Your Credit Report

Fight identity theft by monitoring and reviewing your credit report. You may request your free credit report online, by phone or through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail will be processed within 15 days of receiving your request.

## Your first line of defense against fraud is to protect your personal information.

1. Never give your ATM card and PIN to anyone.
2. Review all of your account statements regularly.
3. Review your credit report twice a year.

Request your free report online through [annualcreditreport.com](http://annualcreditreport.com) or call 877-322-8228.

## Every credit report has these four sections:

- 1. Identifying Information**  
Verify your name, social security number and address are all correct.
- 2. Public Record Information**  
Review and confirm financially related data is correct, such as bankruptcies, judgments, tax liens and foreclosures.
- 3. Credit History**  
This includes accounts or loans you have open, or that others may have opened in your name. Review and confirm any outstanding balances, credit limits, and payment history listed here.
- 4. Inquires**  
This section lists everyone who has asked to see your credit report in the last two years. If you see anything fishy or out of sorts, report it immediately.

## Report anything that is incorrect or looks suspicious.

1. Phone the agency which provided you with the credit report.

**EQUIFAX**

Equifax  
800-525-6285

 **Experian™**  
A world of insight

Experian  
888-EXPERIAN  
(888-397-3742)

 **TransUnion.**

TransUnion  
800-680-7289

2. Follow up with a written request with a copy of your credit report.

**JAX FEDERAL**  
**CREDIT UNION**

(800) 443-2664 | [jaxfcu.org](http://jaxfcu.org) | (904) 475-8000

