



BROUGHT TO YOU BY:

STATE TREASURER OF OHIO

## CREDIT: GET YOUR FREE CREDIT REPORT

Fair and Accurate Credit Transactions Act of 2003: gives all consumers the right to obtain annually a free copy of their credit report from each of the three major credit-report agencies (Equifax, Experian, and TransUnion).

NOTE: Each agency reports information differently, so it is a good idea to check all three bureaus and stagger ordering your reports throughout the year. Errors on your credit report can be expensive because they may translate into higher interest charges when borrowing money. Report any inaccuracies immediately to the credit reporting agency that made the error.

Credit Report	VS.	Credit Score
<ul style="list-style-type: none"> <li>◆ Reports of the 3 Agencies (Equifax, Experian, and TransUnion) are Different</li> <li>◆ Shows Credit/Payment History</li> <li>◆ Contains Personal Information</li> <li>◆ Reflects Types of Credit You Use</li> <li>◆ Provides Detailed Information on Balances and Lenders</li> </ul>		<ul style="list-style-type: none"> <li>◆ Number Indicating Credit Risk</li> <li>◆ High Score = Less Risk (Range: 300-850)</li> <li>◆ Based on Credit Report</li> </ul>
Used by Lenders, Banks, Insurance Companies to <b>Determine Credit Score</b> . Used by Employers to <b>Determine Ability to Handle Money</b> .		Used by Lenders, Banks, Insurance Companies to <b>Determine Risk and Rates</b> .
FREE		\$4.00 to \$6.95 per agency

Your credit score is based on the information in your credit report. Therefore, if you want to improve your credit score, you should review the information contained in your credit report for errors or outdated information.

**Log-on to [www.annualcreditreport.com](http://www.annualcreditreport.com) to request your free report TODAY!**

Contact Information for Credit Report Agencies:

Equifax: 800-685-1111, [www.equifax.com](http://www.equifax.com)

Experian: 888-397-3742, [www.experian.com](http://www.experian.com)

TransUnion: 800-888-4213, [www.transunion.com](http://www.transunion.com)

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