

Let's Talk Finances

Getting Your Credit Report



By Charles Schmalz
President of
East Wisconsin Savings Bank

Last week we discussed some of the things your credit history is used for and why it matters. Now, it's time to get your credit in order. Sometimes the hardest part is getting started. The first step is to pull your credit report.

How do you get your credit report? Request a free copy at annualcreditreport.com or by calling 1-877-322-8228. These two methods are the best ways to obtain your credit information. Other sites you may see advertised may charge money to provide your information, or they could be scam sites set up to steal your personal information.

Here's what to expect when you go to annualcreditreport.com: First, you'll fill out a form with your name, birth date, and Social Security number. Make sure you're using a secured internet connection, like at home – not public Wi-Fi.

Next, you'll pick which reports you want. You're entitled to a free report each year from each of the nationwide credit bureaus – Equifax, Experian, and TransUnion. Sometimes one bureau will have slightly different information than the others. So, you'll want to make sure all three reports are accurate. You can get the reports all at once or stagger your requests to keep an eye on things throughout the year. The choice is up to you.

Last, you'll answer questions about the person you know best – you. They may be about prior addresses, loans, or other personal information. This is to verify your identity and make sure that it's really you ordering your report. If you have trouble with the online questions, you can call 1-877-322-8228.

After you successfully complete the above procedure, you'll get a copy of your credit report. You can look at it immediately or download it to review later. Just remember to keep the report stored securely – either under lock and key if it's paper, or on a password-protected device if it's digital.

Curious about what to do next? Stay tuned for our next two articles about how to read your credit report and how to fix any mistakes on it. Following these suggestions can help you move closer each day to your goal of getting a handle on your credit in the new year.