



## CREDIT KNOW HOW Pulling Your Credit

by: Gabriella Barthlow, Your Professional Credit Counselor

As a credit/financial counselor I am still surprised by the amount of calls and questions I get when it comes to pulling credit, so, to start out the new year right, lets learn the process for getting your credit report.

1. By law, a U.S. Citizen can pull their credit for free every 12 calendar months.
2. The official website is: [www.annualcreditreport.com](http://www.annualcreditreport.com)

*Note: type this address right into your address bar: do not google website!!! this saves you a lot of pop ups.*  
Pull each credit report one at a time by going back and forth to [annualcreditreport.com](http://annualcreditreport.com) :

- a) Experian
- b) Transunion
- c) Equifax

Each time you go into pull your credit, you will have to enter all your personal information so the credit bureau knows it is you and will only give you; your information. Be patient, make sure you have ink in your printer and paper, lots of it. (some reports have 40+ pages given; the age of your credit history)

3. Have a good understanding of your credit history and what your payments have been in the past. You will be asked a series of security questions about your credit history that only you should know. I suggest you take a few of your statements ie: car payment, mortgage statement, credit card statement to computer with you.

Note: If you do not answer the questions correctly, the credit bureau will give you a message it is not sure it is you and you will have to call in or mail your request into them in order to receive your credit report. Be patient, I have assisted many clients in pulling their credit, sometimes it takes 30 minutes and up to 1.5 hours depending upon individual situations.

Here are some of the reasons you may have to write the credit bureau to get your report and what documents you will need for this process:

1. You have been a victim of identity theft or you have put a fraud alert or a freeze onto your credit report.
2. You have not answered your security questions correctly and (you will receive that message from the credit bureau)
3. You have a very common name and want to ensure you get the correct report by sending documents that ensure it is you.
4. You have some type of special circumstance and the credit bureau wants documents that prove who you are and where you live.

Now lets make sure you have the documents they want. Only send copies of your documents. These are some examples of what the bureau may ask for:

- driver license





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- utility bill
- cable bill
- mortgage statement
- rental/lease agreement
- they will always want DOB, address, if less than 2 years previous address as well,
- phone number home and cell
- SS# full or last 4 digits depending upon the circumstance

note: you should mail these items from the U.S. post office: Send Certified Mail and Return Receipt. (DO NOT SKIP THIS STEP!!!) This will ensure you get the reports in a timely fashion.

Put a simple cover letter together with your required copies in order to make it easy for credit bureau staff to expedite your report quickly. The second most popular way to pull your credit is by calling the credit bureaus directly: I tell my clients to get current contact number by calling (800) 555-1212 toll free operator assistance; this way, they have the number for themselves and for their future use.

Once you have the number, again, make sure you know all of your pertinent information: SS#, DOB, addresses if less than 2 years, phone numbers etc.

The automated system will ask a series of questions and you must use your touch tone phone to answer the questions. If your answers do not match their database, they will ask you to send a written request. (see above instructions) The automated system will let you know when you should expect the report.

These are just a few ways to get your free report. The next column we can discuss more ways to order credit reports as well as what we are looking at on the reports and some of the legal ways to clear up problems and blemishes. Have a great new year ahead and remember anything on your report can be cleared up with time, money, and the right consumer education. Be prosperous!!!!

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