CREDIT REPORT ERRORS & FRAUD



Two urgent reasons to view your credit report

Credit report errors are very common (70% of reports contain errors). Identity fraud is also common, with millions of victims each year. Errors and fraud can destroy your credit. Your credit can affect your ability to get a job, insurance coverage and loans. It can also affect your insurance rates, and credit card and loan interest rates.

The U.S. Secret Service suggests consumers get a copy of their credit report at least once per year. CCOA can help with a Credit Report Review. Meet with a credit professional who can explain your credit report to you, give you a copy of your report and your score, and tell you how to dispute any errors or fraud. Call to schedule a Credit Report Review appointment.

Or, if you'd prefer to order and read a credit report by yourself, visit www.annualcreditreport.com where you can get a free copy of your credit report from each one of the three credit bureaus (Experian, Equifax & TransUnion). Or you can call 877-322-8228.

CCOA also has free seminars on credit and credit reports. View personal finance flyers and videos online at www.CCOAcares.com. You can also sign up online for our free seminars. Your increased credit IQ could easily save you thousands of dollars.



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