

STAYING ON TOP: CREDIT REPORTS AND SCORES

Web Resources

Credit Reports

<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>

<http://www.360financialliteracy.org/Topics/Credit-and-Debt/Credit-History-and-Reports>

Credit Scores

<http://www.myfico.com/CreditEducation/>

<http://money.howstuffworks.com/credit-score.htm>

Sample FICO Credit Score at

http://www.myfico.com/Products/FICOOne/Sample/FICOScore/Sample_Summary.aspx

Understanding Your Credit Score a downloadable brochure at

<http://www.myfico.com/Downloads/Brochures.aspx#uycs>

Debt Counseling and Management

<http://www.nfcc.org>

<http://www.CredAbility.org>

Credit Presentations-Online Tutorials

<http://www.freddiemac.com/creditsmart>

<http://www.money.cnn.com/magazines/moneymag/money101>

Request Your Free Credit Report

<http://www.annualcreditreport.com>

Predatory Lending

<http://www.responsiblelending.org>

What's My Score (sponsored by Visa)

<http://whatsmyscore.org>

Resources for college students

Freeze Your Credit Report

Equifax: Equifax Security Freeze, P.O. Box 105788, Atlanta, GA 30348, 1-800-685-1111, www.equifax.com

Experian: Experian Security Freeze, P.O. Box 9554, Allen, TX 75013, 1-888-397-3742, www.experian.com (look for "security freeze" link)

TransUnion: TransUnion Security Freeze, P.O. Box 6790, Fullerton, CA 92834, 1-888-909-8872, www.transunion.com (look for "security freeze" link under "identity theft" on the home page)

Websites NOT to USE

All of the websites listed below (and more) promise a free credit report. With all of them, you must sign up for a "free" trial for some type of credit-related service. If you cancel before the free trial period is over, you *may* get a free credit report. If you don't, you'll pay for the service *and* your credit report.

www.FreeCreditReport.com

www.CreditReport.com

www.Free3BureauCreditReport.com

FreeCreditReportsInstantly.com

ww.TrueCredit.com/freetrial

www.CreditReporting.com

www.privacymatters.com

FreeCreditReportASAP.com

www.consumerfinanceportal.com

www.my-creditreports.com

Consumerinfo.com, Inc., doing business as Experian Consumer Direct on the www.freecreditreport.com and www.consumerinfo.com Web sites, has settled Federal Trade Commission charges that it deceptively marketed "free credit reports" by not adequately disclosing that consumers automatically would be signed up for a credit report monitoring service and charged \$79.95 if they didn't cancel within 30 days, in violation of federal law. For more information visit <http://www.ftc.gov/opa/2005/08/consumerinfo.shtml>