

## Online Credit Review Introduction

Congratulations on taking the first step to understand and improving your credit standing. We look forward to meeting with you and helping you achieve your personal financial goals.

The Fair Credit Reporting Act requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months.

The three consumer reporting companies have set up a central website, a toll-free telephone number, and a mailing address through which you can order your free annual report. To obtain your report via the internet visit, [www.annualcreditreport.com](http://www.annualcreditreport.com), call 1-877-322-8228, or complete the Annual Credit Report Request Form and mail it to:

Annual Credit Report Request Service  
P. O. Box 105281  
Atlanta, GA 30348-5281

Once you have obtained a printed copy of one of your credit reports, please contact us to set up a no-cost, confidential one-on-one appointment today with a CASE Credit Counselor at 517.393.7710 or toll-free at 1.888.393.7716. It is not necessary to pull all three credit bureau reports for your counseling session.

Our CASE Credit Counselors look forward to meeting with you!

### Helpful Hints

- It is recommended that you check all three reports each year – ordering a report from one different bureau **every four months** - because an error in one won't necessarily show up in another.
- You can get your credit score from some credit bureaus, but there will be a fee.
- To learn more about your credit score, visit the Fair Isaac site, [www.myFico.com](http://www.myFico.com).
- <https://www.consumer.ftc.gov/articles/pdf-0043-free-credit-reports.pdf> (link to brochure)
- <https://www.consumer.ftc.gov/articles/0155-free-credit-reports> (link to a video from FTC on [www.annualcreditreport.com](http://www.annualcreditreport.com))