



## September Is A Great Time To Pull Your Credit Report

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The kids are back in school, and soon the leaves will be changing and the weather turning colder. As we settle into the last few months of the year, now is a great time to pull your credit report to look for any inaccuracies that may have occurred during 2017.

**Contributing writer for *The Balance*, LaToya Irby, advises the best way to access your free credit report.**

By law you are entitled to receive one free copy of your credit report annually from each of the three credit reporting agencies (Experian, Equifax and TransUnion), so a total of three reports each year. Rather than pulling them all at once, we recommend pulling one of the reports every four months - so January, April & September. This will help you keep a year-round eye on your credit report and catch potential fraudulent activity sooner.

**You can request a copy of your annual credit report in 1 of 3 ways:**

1. Online: visit [www.annualcreditreport.com](http://www.annualcreditreport.com)
2. By phone: call 877-322-8228
3. By mail: print a [request form](#) and mail it to the address listed on the form

**Review these four key areas of your credit report for accuracy:**

**1) Personal information**

Your name, address history, social security number, date of birth and employment history.

**2) Credit history**

This is the largest section of your credit report, and will contain information on all the credit accounts you've either opened or co-signed for, including accounts you've closed.

**3) Credit report inquiries**

Whenever someone inquires about your credit, such as a landlord, lender, or insurance company, this information is recorded and remains on your report for up to two years.

**4) Public records**

Any public information, such as bankruptcy, late child support, or unpaid taxes, can stay on your credit report for up to 7 years.

Comb through each of these sections and make sure that all the information is correct. If you need assistance, contact us. We can assist you in reading your credit report, disputing any items, and provide advice for building or raising your credit score.

**The difference between a credit *report* and credit *score***

Your credit *report* is really a snapshot of your credit use history - your personal information, what kinds of credit you use (credit cards, mortgages, loans), whether you have paid your bills on time, how much of the credit you have used and what is outstanding, banking information, public records, and more.

Your credit *score* is a number assigned to you that is a mathematical calculation based on the information in your credit *report* (usually ranging from 300-900). This number shows lenders how much of a risk you are in paying back debt.

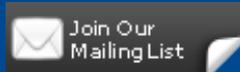
The free credit reports you pull will not include your credit score.

[Click here to read the full article.](#)

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