Understanding your credit report

When you apply for credit, the company from whom you’re requesting it will check your credit report from one or more of the major consumer reporting agencies: TransUnion®, Equifax®, or Experian®. Each agency’s report may look different, but they contain the same information.

**Personal information**
Information that distinguishes you from others with similar names: name, current and previous addresses, Social Security number, telephone number, date of birth, etc.

**Employment information**
Past and present employers, your position, and when you were hired.

**Account information**
Your entire credit history, including opened and closed credit accounts, credit limits, and payment history. This can include student loans, auto loans, mortgages, and credit cards.

**Public record information**
Publicly available reports on delinquent accounts, liens, bankruptcies, lawsuits, etc. A public record can remain on your credit report for a number of years, depending on the type of account.

**Credit inquiries**
People or companies who have requested your credit report, the date they requested it, and the reason for the request, over the past two years. Businesses must have a legitimate reason to access your report.

**Special messages**
Notes about your credit report that can include discrepancies within your personal information or reported fraud or theft.

Review your credit report annually to make sure there are no mistakes. This is especially important when you’re considering a loan, like purchasing a house, buying or leasing a car, and/or applying for a student loan. You can request a free copy of your credit report each year from annualcreditreport.com.