

HOW DO I READ MY CREDIT REPORT?

When reviewing your credit report make sure it only has information about **you**.

- **Credit Header:** Look for names, aliases or addresses that you don't recognize.
- **Employment History:** If you do not recognize any of the employers listed on the report it could be an indicator of employment identity theft.
- **Revolving Credit Accounts:** Confirm that each credit card actually belongs to you and the balances are correct.
- **Public Records:** Are there any tax liens or judgments that do not belong to you?
- **Mortgages:** Do you see any additional mortgages besides your own?
- **Hard Inquiries:** Check for inquiries from creditors you did not request.

If errors are found on your credit report we recommend that you dispute them directly with each bureau.

To learn how to dispute errors on your credit report and get other helpful tips, join the

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