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It's Time to Pull Your Credit Report



It's easy to get "distracted" from keeping close track of our finances during the busyness of the holiday season. Now that it's behind us and you can catch your breath a bit, we highly recommend pulling a copy of your credit report.

Free weekly online credit reports are available from Equifax, Experian and TransUnion. We suggest pulling a copy of your report at least quarterly from each of the three credit

bureaus.

Here's how:

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

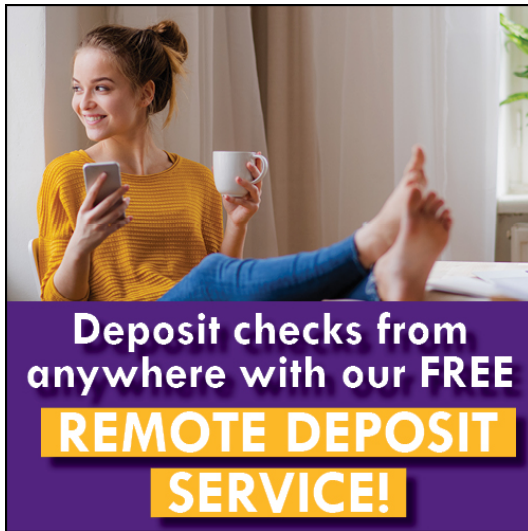
1. Online: visit www.annualcreditreport.com
2. By phone: call 877-322-8228
3. By mail: print a request form and mail it to the address listed on the form

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 inquiries 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.





About UNITE Credit Union

UNITE Credit Union was established in 1955, and since then has provided financial services to the students, parents of students, alumni, faculty, staff & retirees of the University of Northern Iowa; the employees, families & retirees of MidAmerican Energy & the students, parents of students, alumni, faculty, staff & retirees of the Cedar Falls School District.

Federally insured by the NCUA. Equal Housing Opportunity. NMLS 530628

UNITE Credit Union | 802 W. 29th St., Cedar Falls, IA 50613-5022

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