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Pull Your Credit Report after Holiday Spending



It's easy to get "distracted" from keeping close track of our finances during the busyness of the holiday season. However, most of your spending should be done and accounted for, so January is a great time to pull your FREE credit report to check for changes or inaccuracies.

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.

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

- Online: visit <http://www.annualcreditreport.com/>
- By phone: call 877-322-8228
- 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:

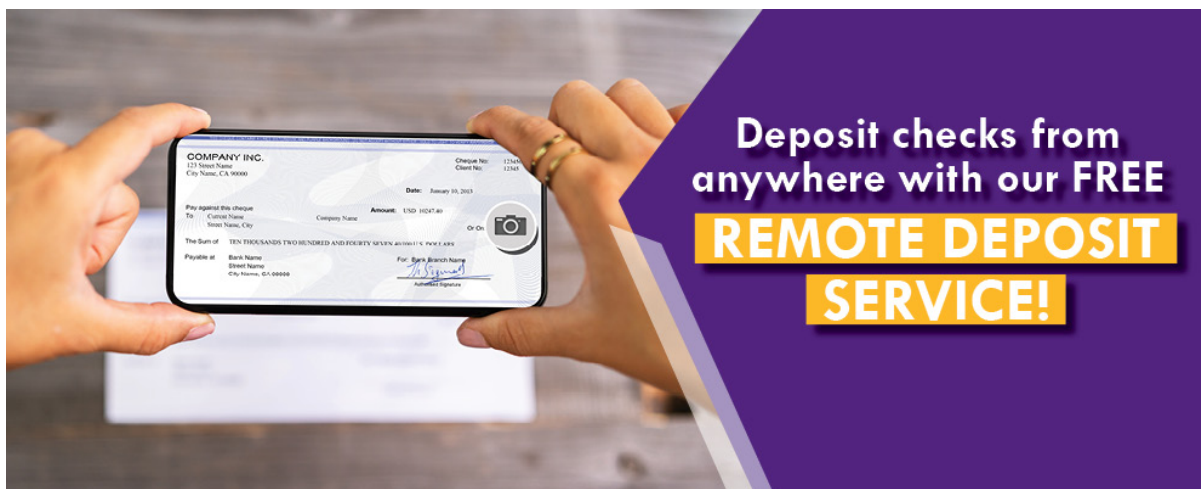
1. Personal information Your name, address history, social security number, date of birth and employment history.

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 have 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.





Start Shopping



Secure & manage your cards with our free Brella service.

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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