



consumers
credit union

Credit Scores & Reports

Participant Guide

Discover what credit scores and reports actually are and how they can affect your life.



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Getting Your Free Credit Report

Get your free Equifax, Experian or TransUnion credit reports by logging on to annualcreditreport.com/index.action.

Step 1: Log on to annualcreditreport.com and "Request your free credit reports."

Step 2: Fill out the form. You will need the following information:

- Name, birthdate and Social Security number
- Current address where you have lived for two or more years
- Previous address, if you have lived at your current address for less than two years

Step 3: Select the credit reports you want. Remember to space out these requests so that you can get one free report from a bureau every four months.

Step 4: Review and confirm that the information you have entered is correct.

You can get a free credit report from Equifax, Experian or TransUnion if you've reported fraud, you need to apply for welfare or you were denied a loan or credit application.

Signs of Credit Repair Scams

Asking for a Signature on Blank Paperwork

If an agency asks you to sign blank paperwork so it can act on your behalf, it is a scam. Never sign paperwork without reading it thoroughly and without the help of a lawyer.

Credit Profile Number Scams

Promises of a new credit identity by issuing a credit profile number or a credit privacy number that is similar to a Social Security number are a scam.

Face Social Security Number Scams

If an agency encourages you to use a fake Social Security number or to apply for an Employer Identification Number (EIN) for tax purposes, it is a scam. EINs are used by businesses, not by individuals.

Credit Counseling Services

Look for services that are accredited by the following organizations:

- National Foundation for Credit Counseling | nfcc.org
- Financial Coaching Association of America | fcaa.org



Your Money. Your Life.

Complimentary digital resources available 24/7.

As your partner in financial wellness, Consumers Credit Union offers a wealth of resources and financial literacy content to help your employees feel confident in their financial decision-making, including relevant presentations, quick and informative online courses, and a robust library of financial information, educational blogs, podcasts and videos.

Online financial literacy courses are 3-5 minutes long, mobile friendly, ADA compliant and available in English and Spanish. Discover our personalized playlists, which match your financial goals with relevant course recommendations.

Topics include:

- Financial basics
- How to identify and stop fraud
- Owning a home
- Investing in your future
- Preparing for retirement
- Financial caregiving
- And more!

Take a photo with your smartphone to discover the full library of Consumers' financial literacy resources at ConsumersCU.org/education.

