



GETTING CREDIT: CHARTING A PERSONAL PATH



What's Your Why: Goal Setting



How is a strong credit score going to help you? Write your response below.

How to Access a Free Credit Report



Visit www.annualcreditreport.com or call 1-877-322-8228 to request a FREE copy of your report annually.

Equifax – www.equifax.com or 1-800-997-2493

Experian – www.experian.com or 1-888-397-3742

Trans Union – www.transunion.com or 1-800-888-4213

Understanding Credit Reports



Credit Report Review Checklist

How-to-guide to reading a credit report, watching for mistakes, and disputing inaccuracies. Download the checklist today!

www.consumerfinance.gov/documents/2233/201701_cfpb_Credit-report-review-checklist.pdf

Building, Maintaining, and Repairing Credit



Which strategies are you most interested in exploring for your credit? Write your response below.

Credit Card Tips and Strategies



Convenience has a cost.

Financial access when needed is great, but interest adds up quickly.



Responsible use pays off.

Low balances and paying on time are great credit score builders.



Read the fine print.

Understand your interest rates, special offers, and what you are responsible for.



Stay in the know.

Read letters, emails and other notifications.



Can't make the minimum? Grab the phone and call.

Don't let a tough moment turn into a credit pitfall. Talk to your credit card company.

Additional Information and Resources



http://www.tdbank.com/personal/customer_advocacy.html

<https://www.consumerfinance.gov/ask-cfpb/category-credit-cards/>

<https://www.consumerfinance.gov/consumer-tools/credit-reports-and-scores/>



Notes:



America's Most Convenient Bank®