



*Brown County Wisconsin Education Program  
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## CREDIT REPORTS

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A credit report will tell you:

- ✓ who has extended credit to you
- ✓ how promptly your bills were paid
- ✓ how much was owed

A credit report may be ordered on you anytime you attempt to secure a loan for a large purchase, rent an apartment, or apply for employment.

It is important to review your credit report for mistakes, outdated information, disputes, or negative information from past years. This information can then be corrected so it does not affect a credit check in the future.

A copy of your credit report may be obtained by calling the phone numbers listed below:

- EQUIFAX  
PO Box 105496  
Atlanta, GA 30348-5496  
1-800-997-2493  
[www.equifax.com](http://www.equifax.com)
- EXPERIAN NATIONAL CONSUMER ASSISTANCE CENTER  
PO Box 9595  
Allen TX 74013-0036  
1-800-397-3742  
[www.experian.com](http://www.experian.com)
- TRANS UNION LLC - Consumer Disclosure Center  
PO Box 1000  
Chester, PA 19022  
1-800-888-4213  
[www.transunion.com](http://www.transunion.com)

Remember, if you have been denied credit, are unemployed, or receiving welfare you are entitled to a free credit report within 60 days. There is a nominal fee from \$2.00 to \$8.00. You can obtain personal credit reports by phone, mail, or online.