



Annual Credit Report: Get It Now!

The start of a new year is a great time to check your credit report, especially after holiday shopping. Get your free annual credit report now. You're entitled to it, so take a look. Check for old accounts you no longer use and any outstanding debt you're not aware of. There should be no surprises; however, if there are, you'll want to take care of them, and your credit union can help. You can get your report here: **www.annualcreditreport.com**.

Helpful Hint: Get your free credit report three times each year! Order one from a different credit bureau every quarter. For example, in the first quarter, order your credit report from Equifax; in the second quarter, order one from TransUnion; and in the third quarter, order one from Experian.