



Money Talks, LLC

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Check your credit at least once a year. This is the best defense against identity theft and inaccuracies that may affect credit worthiness.

Ordering Your Credit Report

By Phone: Call 877.322.8228. Be sure to follow the prompts to order copies of ALL THREE of your free credit reports. This is an automated system; you will not speak with a live person.

By Internet: www.AnnualCreditReport.com. Be sure to follow the prompts to order copies of ALL THREE of your free credit reports.

By Mail:

What You Will Need: You will be asked to provide your Name, Current Address, and Previous Address if you have been at your current address for less than two years, Social Security Number, and Date of Birth. Also, make a copy of identification to send.

Dispute all inaccurate information on your credit report. If you order your credit online the agency will offer online dispute services. Disputes can also be submitted in writing to the major reporting agencies. Send a copy of disputes to all three major agencies.

The three major companies that monitor your credit file are:

Experian

PO Box 2002 Allen, TX 75013
888.397.3742
www.experian.com

Equifax

PO Box 105873 Atlanta, GA 30348
800.685.1111
www.equifax.com

Transunion

PO Box 1000 Chester, PA 19022
800.916.8800
www.transunion.com

Stop Credit Card Solicitations!

- Call 888-5-OPT-OUT to stop phone calls for pre-approved credit offers.
- To remove your name from many direct mail lists, send your name and address to DMA Mail Preference Service, PO Box 282, Carmel, NY 10512-0282.
- To reduce telephone solicitations, send your name and address to DMA Telephone Preference Service, PO Box 9014, Farmingdale, NY 11735-9014.

Websites to Check Out:

- www.myfico.com Loan and Investment Calculators
- www.cob.uscourts.gov Colorado United States Bankruptcy Court
- www.community-credit.org Local Credit Counseling (303-233-2773)
- www.irs.gov Tax Withholding Calculator
- www.the-dma.org/consumers/index.html Direct Marketing Association
- 877-601-4673 Colorado Foreclosure Hotline

A FICO Credit Score can run from 300 – 880

A good FICO credit score is above 640

Remember: Your Credit Score is Not Your Life Score.

