

# Managing Your Finances

## Springtime Is A Good Time To Check Your Credit Report

(NAPSA)—Most people look to spring as a good time to clean out those items you no longer need and get organized. This should extend to your financial records as well.

Start with your credit report. You can get a free annual copy from each of the nationwide credit reporting companies—Equifax, Experian and TransUnion—by going to [www.annualcreditreport.com](http://www.annualcreditreport.com). Check to see if there are any errors in the report and, if so, notify the credit bureau. If available, provide any documentation you have to help with the issue in question.

When reviewing your credit report, pay particular attention to the identifying information located at the top of the report. This is important because it's how the information received from lenders and others is matched to the correct file. Inaccurate or incomplete information can result in important credit data not being reflected in your credit report.

“One of the biggest issues when it comes to data accuracy in credit reports has to do with the identifying information,” said Stuart K. Pratt, president and CEO of the Consumer Data Industry Association. “Consumers should carefully review information such as their name, address, date of birth and Social Security Number, and contact the credit bureau to correct any errors or missing information. When applying for credit, use your full name, including middle name

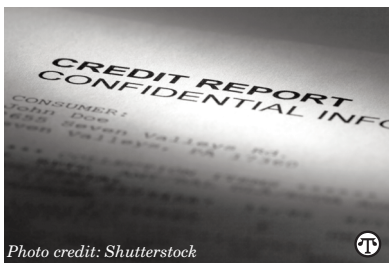


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**Give yourself credit for being fiscally savvy if you know to check your credit report regularly.**

and any generational suffix, to help the lender supply complete identifying information to the credit bureau along with credit information about your accounts.”

Also, SSNs need to be accurate. Consumers shouldn't guess at the number. Like your name, it is another of the key pieces of data that helps get your credit information into your credit report.

The address is also important, especially when reviewing your credit report as a way to prevent identity theft. Make sure the credit bureau has your current address, including an apartment number if applicable. If you have recently moved, remember the credit bureau will not know your current address until notified by the lender who has issued your credit card or a loan. And, as a precaution against ID theft, the credit bureaus have several security measures in place when first notified of an address change in order to prevent ID theft.

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**Note to Editors:** *The credit bureaus are implementing a National Consumer Assistance Plan in New York State. It will be going countrywide. While the information is relevant and can benefit people throughout the United States, it may be of particular interest to news outlets in New York State.*