

# Have You Checked Your Credit Report Recently?

If you haven't checked your credit report recently, it's time to take a few minutes to do so. It's something that we should all do several times a year and it's FREE!

Why is it so important? Because your credit rating can make all the difference in the mortgage rates that you pay, your credit card approvals and interest rates. Credit ratings can even go so far as affect apartment and job applications. Checking your credit can also help you discover if someone is trying to steal your identity.

Incorrect information on your credit reports, such as accounts or addresses that you don't recognize, can be a sign of identity theft. So the earlier you catch it, the early you can get it corrected.

Don't forget your children either. They can often become the victims of fraud simply because their credit reports aren't checked on a regular basis.

Reviewing your credit isn't hard thing to do. According to federal law, you are entitled to get one free copy of your credit report each year from each of the three credit bureaus – Equifax, Experian and Transunion. It is recommended that you spread those reviews out over the year. In other words, order a free credit report every four months from one of the bureaus. That way, you can look at your credit three different times during the year.

If you want an easy way to remember to do this, set a recurring appointment to take place every four months on your digital calendar (your phone, calendar notification, email program or contact manager).

If you go to [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com), you can record the date and the bureau you ordered the last report from in the appointment's note section so that you'll have your history and will know who you already ordered a report from.

So take a few minutes now and get started at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com).

If you want more information about protecting your identity, visit

[www.consumerfinance.gov/askcfpb/search?selected\\_facets=tag\\_exact%3Aidentity+theft](http://www.consumerfinance.gov/askcfpb/search?selected_facets=tag_exact%3Aidentity+theft) or [www.consumer.ftc.gov/topics/repairing-identity-theft](http://www.consumer.ftc.gov/topics/repairing-identity-theft).

Looking to start the home buying process and need a reputable lender? We have a comprehensive list of Colorado lenders on our [website](#) who we know will take excellent care of you!

