How to Keep Tabs on Your Credit Reports

Free weekly access is ending, but several services let you view your credit files more than once a year.

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Update: The deadline to check your credit reports with the three major bureaus has been extended to April 2022. You can access them weekly for free.

Last spring, in response to the coronavirus crisis, the three major credit bureaus—Equifax, Experian and TransUnion—began offering consumers a free credit report every week at AnnualCreditReport, the federally authorized source of free credit reports. But unless the bureaus provide a last-minute extension, the free weekly reports will last only through April.

You'll still be able to get a free report from each bureau through AnnualCreditReport once every 12 months, but you can see your reports for free more frequently through other websites that pull report data with your permission. If you create an account at CreditKarma.com, for example, you can see updated information from your Equifax and TransUnion reports once a week. You can also have the site monitor your reports for significant changes, such as the presence of a new loan or credit card, and send you alerts through e-mail or the site's mobile app. And Credit Karma offers free updates of your VantageScore credit scores based on data from each of the two bureaus.

If you would rather get free Equifax and TransUnion reports directly from those bureaus, each offers services through its website. At Equifax, you can register for free monthly updates of your Equifax credit report and VantageScore credit score. And by signing up for TransUnion's TrueIdentity at Transunion.com, you get unlimited access to your TransUnion report and credit monitoring alerts.

To check your report from the third major bureau, Experian, you can enroll at FreeCreditScore.com, which Experian sponsors. The site provides a new free credit report and FICO credit score based on Experian data every 30 days, as well as credit-monitoring alerts.

To ensure that your reports remain free at any of these sites, skip pitches to upgrade to three-bureau report access or other services, and don't enter your credit card number or other payment information.

In addition to the yearly credit reports at AnnualCreditReport.com, you're entitled to a free report from the bureaus in certain other situations, including if you place a fraud alert on your report (a move you may make if you suspect identity theft); your report contains inaccurate information because of fraud; an adverse action has been taken against you (such as your application for credit being denied) because of information in the report; you're unemployed and expect to apply for employment in the next 60 days; or you receive public assistance.

Reviewing Your Reports
Regularly checking your credit reports is important in case a lender or other provider furnishes erroneous information to the bureaus, the bureaus mix up your file with that of someone else, or an identity thief opens fraudulent accounts in your name.

On your reports, make sure that all the accounts listed are yours and that the details on each —such as history of on-time payments, balances, credit limits and dates the accounts were opened — are accurate. Check that your address is listed correctly, too.

If you find a problem, contact the lender or company that provided the faulty data and file a dispute with each credit bureau that is reporting it. (You can get more information at Equifax.com, at Experian. and at Transunion.com.) Include an explanation of your dispute, the resolution you expect, details such as the account number and name of the lender or other furnisher, and any supporting documents, such as a bank statement showing that you paid a bill on time despite a lender reporting that you didn't.

NYSUT Note: NYSUT Member Benefits endorsed Auto and Home Insurance and Synchrony Bank program provide free identity theft resolution services through Cyberscout. Contact the provider or visit the program-specific page on the **NYSUT Member Benefits** website for more information.

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