

Knowing Your Credit Score



Credit Bureau Contact Information

Experian	1-888-243-6951	www.experian.com
Equifax	1-800-685-1111	www.equifax.com
TransUnion	1-800-916-8800	www.transunion.com

Sometimes all that matters is one little number: your credit score. Fortunately, there are measures you can take to substantially improve your credit and not allow a number to determine how you live.

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Knowing Your Credit Score

It's a good idea to know where your credit stands. Obtaining your credit report allows you to be aware of, and address, any problems.

Federal Law now entitles consumers to one free credit report from each of the major bureaus per year. Visit online at www.annualcreditreport.com or call **1-877-322-8228** to order reports. You may also order reports directly from the individual bureaus, listed on the back of this brochure.

Additionally, if you applied for credit and were turned down, you can request a report by writing the bureau within 30 days of rejection.

Review For Accuracy

Checking your credit report for accuracy is an important step before applying for any type of credit. Make sure your report is accurate, and make good on any delinquent accounts. Check to make sure all your personal information is correct and that nothing has been on the report longer than allowed by law. Learn your **"FICO"** (Fair Isaac Corporation) credit score. Credit scores are generally three-digit numbers between 300 and 850. The higher the score, the better your financial standing, and the more likely you are to be approved for credit.

Take Action

Submit any mistakes in writing and send by certified mail to any business that you feel has reported your payments in error. Remember to:

- Track all correspondence with the company and the credit bureaus.
- Confirm all conversations, terms and settlements in writing.
- Pay past due accounts.
- Bring maxed out accounts below their limit.
- After you've resolved the negative items, work on getting positive information added. You might have to reestablish your credit by opening up a new account.

In Case You Need Help

If your debts are overwhelming, creditors aren't willing to work with you, and you can't seem to come up with a payment plan on your own, consumer credit counseling may be an option for getting back on track.

Consumer credit counseling can be an alternative to filing bankruptcy. Once you consult with a credit counselor, the counselor will assess your debt level and work out a payment plan based on your income. Some credit counselors can negotiate lower interest rates and set up a debt management plan with your creditors.

Remember that even though most credit counseling services are nonprofit organizations, that doesn't mean that they won't charge a fee for their services. In fact, some credit counseling organizations charge high fees, some of which may be hidden, or urge consumers to make "voluntary" contributions that cause them to fall deeper into debt. Below are questions you should ask when selecting a counseling agency:

- What services do you offer?
- In addition to helping me solve my immediate problem, will you help me develop a plan for avoiding problems in the future?
- What are your fees?
- What if I can't afford to pay your fees or make contributions?
- Will I have a formal written agreement or contract with you?
- Are you licensed to offer your services in my state?
- What are the qualifications of your counselors?
- What assurance do I have that information about me will be kept confidential and secure?
- How are your employees compensated?