



Credit Report Review

- ✓ Check your credit report for accuracy
- ✓ Address errors or outdated information
- ✓ Look for indications of identity theft
- ✓ Develop a strategy to overcome fraud
- ✓ Learn how to improve your credit score

As a benefit of membership in your credit union, you have access to BALANCE, a financial fitness program. BALANCE counselors are available to help you with any questions about your personal finances. One key element of financial success is an accurate credit report – we recommend checking your report once a year, and before any major purchase or life-change. BALANCE can provide you a free credit report review to explain and clarify all of the information being reported by the credit bureaus.

While fee-based credit reports are available through BALANCE, you have the right to a free report each year from each of the three major credit bureaus. The three credit bureaus have established one central website, telephone number, and mailing address to use for ordering your report. The credit bureaus will only provide the free annual reports through this central location, not through their individual websites, telephone numbers, or addresses.



888.456.2227
www.balancepro.net

- www.annualcreditreport.com
- 877-322-8228
- Annual Credit Report Request Service
P.O. Box 105281, Atlanta, GA 30348-5281

Once you receive your credit report, call BALANCE at 888-456-2227. Our certified credit report review specialists will review it with you and work with you to help you achieve your goals.