



Keeping Tabs on Your Credit

With the recent hurricanes and floods in the Gulf States and the resulting upheaval of lives, the possibility of stolen identities and credit cards is magnified. Since all U. S. residents are now eligible for a yearly free copy of their credit report from each of the three major credit bureaus, this would be an advantageous time to procure yours. Be aware that the report does not include your credit score, although it can be ordered from the sites for a small fee. Requests may be made by mail, telephone, or the Internet to:

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

If requesting your credit report online, you will need to enter your name, address and social security number. You then select which company's report you are requesting and are linked to their website. You will then be asked questions to verify your identity. This will be done using questions regarding mortgage or car loan information. If you answer any inquiries incorrectly, security precautions will lock you out of the system and indicate that you will receive your credit report by mail. If you close the screen while in the process of submitting your request, you will not be able to access it again without charge. If you encounter problems with the site, notify the FTC at www.ftc.gov or 877-FTC-HELP.

It makes sense to stagger your requests from each of the three bureaus. Accessing a report every four months allows you to monitor unusual activity. Be sure to follow the directions on the website, or through the automated telephone menu, if you need to make corrections to your credit report. Since the information given to lenders from the three credit bureaus can vary widely, the best advice to avoid credit card fraud or identity theft is to review and correct your reports on a regular basis.

800-437-0911

www.myliferesource.com

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