



The Birches of Wolfeboro Co-op, Inc.

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How to get your Credit Report

Since so much depends on the accuracy of your credit report, you cannot assume it is correct. It is recommended that you check your credit report annually, semi-annually is better. In order to apply for membership, a credit report no more than 15 days old is requested.

Each of the three national credit reporting agencies are independent of each other. Therefore, what is on one report may or may not be on another.

If notifying the credit bureau of errors, send your letter certified mail-return receipt requested so that you have proof that it was received.

- If you have been turned down for credit within 30 days, you are entitled to a free credit report. If you have not been turned down they are currently available for under \$10.00.
- Since there are three national credit bureaus; Equifax, Experian-TRW and Trans-Union you must determine the primary agency in your area. Ask local merchants if none are listed in your yellow pages.
- You can get a joint report from all three agencies from a number of commercial groups such as Consumerinfo.com or the San Diego based Confidential Credit at telephone 1-800-443-9342. Costs range from \$35-\$50.
- If you cannot find a local credit agency referral office, you can call the following:
 - Equifax 1-800-685-1111
 - Experian 1-888-397-3742
 - Trans-Union 1-800-916-8800

Each agency will require you to submit your full name; address for the last 5 years; telephone number; social security number; spouses name and social security number and proof of address such as a utility bill.