

## Check your Free Credit Report and Be Wary of your Score

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Credit check is usually done to verify whether you are eligible for a loan or on any other forms of credit based on your past credit performances. This will reveal your past as well as your previous credit transactions with different lenders and how you deal with it. Thus, a credit check is the reflection of your past credit performance. It works like a report card, which reveals whether you have "passed" or "failed" in a particular subject.

Credit checks are done by lending institutions such as credit card companies and banks on individuals who wish to apply for a loan or any form of credit. In addition, credit checks could also be done by a homeowner whether an individual would be a good tenant or not, as reflected by his or her past credit performance. Insurance firms also run credit checks on individuals who wish to avail of their insurance policies.

You can obtain your credit report containing credit-related information from any of the three major credit-reporting agencies. Furthermore, you can obtain your personal credit reports for free as stated in the FCRA or the Fair Credit Reporting Act. Under this Act, every individual is entitled to receive a free credit report from any of the three major credit-reporting companies in the United States once a year - Experian, Equifax, and Trans Union. Your free credit report contain your personal information (such as your name and address), how you paid your past and previous bills, and any delinquencies you have committed such as late payments as well as if you have filed for bankruptcy.

To obtain your free credit report, you need to fill up the required form through a centralized credit report website on any of the three major credit bureaus in the United States.

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