

YOUR CREDIT REPORT

Your Credit Report

Obtaining and Reading Your Credit Report



YOU CAN OBTAIN A COPY OF YOUR CREDIT REPORTS BY DOING ONE OF THE FOLLOWING:

Requesting Your Annual Credit Report for Free

Submit a request online at annualcreditreport.com

Complete the **annual credit report request form** either by completing the online form at annualcreditreport.com or by printing out the form at ftc.gov/credit and mailing it to:

Annual Credit Report Request Service
P. O. Box 105281
Atlanta, GA 30348-5281

Obtaining a Copy from a Credit Reporting Agency

If you are not eligible for a free annual credit report at this time, a credit reporting agency may charge you a fee of \$10 or more for each copy. To buy a copy of your report, contact one of the following:

Equifax: equifax.com

Experian: experian.com

TransUnion: transunion.com

READING YOUR CREDIT REPORT

1 Identifying Information



- Name
- Address
- Phone number
- Birth date
- Social Security number
- Employer information

2 Credit History



- Name of the creditor
- Account number
- The kind of credit
- Individual or joint account
- Total amount of the loan
- High credit limit
- Highest balance on the card
- How much is still owed

3 Public Records



- Local, state and federal court records
- Bankruptcy records
- Tax liens
- Judgments
- Overdue child support (in some states)

Look closely at all the information listed here. If you find a mistake, contact the credit bureau and submit a dispute letter.

4 Inquiries



- List of businesses that have received this credit report in the last 24 months

If you find the names of businesses that sound unfamiliar on your own credit report, you should find out who they are and why they're looking at your credit!



YOUR CREDIT REPORT



Take Charge Of Your Credit

Tips on How to Fix a Credit Score & Maintain Good Credit

3 IMPORTANT THINGS YOU CAN DO RIGHT NOW

1 Check your credit report

(and find out your FICO score)

SOURCE OF CREDIT REPORT	DATE OF REPORT	YOUR SCORE
Equifax		
Experian		
TransUnion LLC		
FICO		

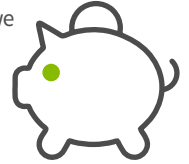
2 Pay on time

Set up automatic payments



3 Pay down debt

Reduce the amount of debt you owe



TIPS

Payment History Tips

- Pay your bills **on time**.
- If you have missed payments, **get current** and **stay current**.



- Be aware that paying off a collection account will not remove it from your credit report. It will stay on your report for **seven years**.
- If you are having trouble making ends meet, **contact your creditors** or **see a legitimate credit counselor**.



Length of Credit History Tip

If you have been managing credit for a short time, don't open a lot of new accounts too rapidly. New accounts will lower your average account age, which will have a larger effect on your score if you don't have a lot of other credit information. Also, rapid account buildup can look risky if you are a new credit user.

Amount Owed Tips

- **Keep balances low** on credit cards and other "revolving credit".
- **Pay off debt** rather than moving it around.



- **Don't open** a number of **new** credit cards to increase your available credit.



New Credit Tips

- Do your **rate shopping** for a given loan within a **focused period of time**.
- **Re-establish your credit history** if you have had problems.
- Note that it's OK to request and **check your own credit report**.

Types of Credit Use Tips

- Apply for and open new credit accounts **only as needed**.
- Have credit cards – but **manage them responsibly**.
- Note that **closing an account doesn't make it go away**.



Learn More with Next Step Courses

- [Medical Financial Hardship](#)
- [Credit Reports and Scores](#)

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NEXT STEP RESOURCES



TOOLS AND RESOURCES



Articles

Articles with tips and advice to help you take the next step toward your financial goals.



Courses

A self-paced series of interactive videos covering financial wellness tips, accessible via mobile device, tablet, or desktop.



Worksheets and Templates

Planning worksheets and budget templates to help you break your goals down into manageable steps.



Podcasts

Quick, educational podcasts with tips to help you achieve your personal and business goals.



Webinars

Webinars on key financial wellness topics lead by Regions associates.



Calculators

Interactive calculators that can help you budget and save for all of your goals.



Learning for Kids

Fun, educational games and activities, focused on math and money, for Grades K-8.

EXPLORE FOR MORE TIPS



Family Budgeting & Saving

Family-friendly financial resources and advice to help families learn smart money habits.

Regions.com/NextStepFamilyBudget



Navigating Homeownership

Guidance, tools, and resources to prepare for every step as a homeowner.

Regions.com/NextStepHomeownership



Financial Literacy for Students

Insights and resources for students to make the most of their college experience without breaking their budget.

Regions.com/NextStepForStudents



Retirement Saving & Planning

Tools and resources to help you set saving goals and build your retirement plan.

Regions.com/NextStepRetirement



Saving For Your Next Vacation

Budgeting hacks and money-saving strategies to help you grow your vacation fund.

Regions.com/NextStepVacationBudget



Plan for the Holidays

Spending, saving and budgeting tips for holiday shopping, activities, travel and more.

Regions.com/NextStepHoliday



Medical Financial Hardship

Resources to help you prepare for the unexpected and manage finances when medical hardships arise.

Regions.com/NextStepMedicalHardship



Next Step for Business

Collection of resources for business owners to help to take their businesses to the next level.

Regions.com/NextStepForBusiness

LEARN MORE

- 1 Make an appointment with a Regions banker:**
 - Call the Regions Green Line at 1-800-REGIONS
 - Go to Regions.com and click "Make an Appointment"
 - Visit any Regions branch
- 2 Visit the [Next Step Courses](#) for quick, easy-to-understand money tips, including how to navigate [Medical Financial Hardship](#).**
- 3 Use our online resources including articles, podcasts, and calculators: Regions.com/NextStep**



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