



Kusske Financial, Inc.
11980 Portland Ave S
Burnsville, MN 55337
952-895-6963
kfminc@kusskefinancial.com
www.kusskefinancial.com

Requesting a Copy of Your Credit Report

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Introduction

Under the Fair and Accurate Credit Transactions Act of 2003 (FACTA), every consumer is entitled to a free credit report every 12 months from each of the three credit bureaus: [Experian](#), [TransUnion](#), and [Equifax](#) . Besides the annual report, you are also entitled to a free report under the following circumstances:

- A company has taken adverse action against you, such as denying you credit, insurance, or employment (you must request a copy within 60 days of the adverse action)
- You're unemployed and plan to look for a job within the next 60 days
- You're on welfare
- Your report is inaccurate because of fraud, including identity theft

Tip: For more information, go to www.annualcreditreport.com .

What information will you need?

When you request a copy of your credit report, you will have to provide certain information so that your file can be located, and your identity can be verified. Generally, the information requested includes:

- Name
- Address
- Spouse's name (if applicable)
- Previous address
- Social Security number
- Home phone number
- Name of employer past and present
- Date of birth

Why would you want to get a copy of your credit report?

Your credit report is important because it can affect whether you get a mortgage or other type of loan, insurance, or employment. You should review your credit report to make sure it is accurate, complete, and up to date. Reviewing your report can also help you guard against identity theft.

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