

Credit Tools, Tips & Resources

Consider your options and take steps to increase your credit score.

Understanding credit and taking steps to improve a credit score can take time. The first step is to get into the habit of checking your credit reports. You can get one free credit report every twelve months from each of the three major credit reporting bureaus, through [AnnualCreditReport.com](https://www.annualcreditreport.com). If you find errors, dispute any mistakes on your credit report. Make a routine of periodically checking your credit score and learn how you can improve it. Also important is to check monthly statements to make sure no one is fraudulently using your bank account or credit card accounts. If you have issues with addressing errors on your credit report, file a complaint with the Consumer Financial Protection Bureau at consumerfinance.gov.

Here are a few free helpful websites and tools that you might want to consider.

Annual Credit Report

annualcreditreport.com

Credit Karma

creditkarma.com

Consumer Financial Protection Bureau

consumerfinance.gov/consumer-tools/credit-reports-and-scores

Bankrate

bankrate.com

Nerd Wallet

nerdwallet.com

Credit Cards.com

creditcards.com

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