



Did you know that one in every five Americans has a mistake in their credit report?!

Each year, many West Virginians are denied credit cards, mortgages, student loans, other important loans, and even employment and housing opportunities, due to inaccurate information in their credit reports.

You DO have the right to view your credit report and know what information it contains. You can dispute that information if it is wrong or outdated, and ask it be removed from your report.

If your credit report is wrong, **we can help**. You can order a report from the three credit reporting agencies, Equifax, Experian or Trans Union. These three agencies supply most of the information about you, your present and past payment history, and outstanding debts.

Does the Fair Credit Reporting Act protect me?

Under the FCRA, you can get a Free Credit Report from EACH: Experian, Equifax, and TransUnion.

Your credit report must include all your information. They cannot hide information.

Your employer or potential employer cannot pull your credit report without your permission.

Negative information can only stay on your credit report for seven and a half years (7.5), with the exception of bankruptcy.

What is identity theft?

Identity theft occurs when someone without your knowledge uses your name, address, Social Security number (SSN), bank or credit card account number, or other identifying information to open accounts, commit fraud or other crimes.



What are the consequences of identity theft?

Once identity thieves have your personal information, they may:

- Go on spending sprees using your account numbers to buy "bigticket" items, like computers, that they can easily sell.
- Open a new credit card account using your name, date of birth and SSN.
- Change the mailing address on your credit card account.
- Take out auto loans in your name.
- Get phone or wireless service in your name.
- Drain your bank account.
- Open a bank account in your name and write bad checks on that account.
- File for bankruptcy under your name to avoid paying debts they've incurred, or to avoid eviction.

How can I tell if I'm a victim of identity theft?

Check the balances of your bank accounts. Look for unexplained charges or withdrawals.

Other indications of identity theft include:

- failing to receive bills or other mail, which may signal an address change by the identity thief;
- receiving credit cards for which you did not apply;
- being denied credit for no apparent reason;
- receiving calls about merchandise or services you did not buy.

One in every five Americans has a mistake on their credit report!

Don't be shackled by your credit!

Call us TODAY for a FREE Review 1-888-279-7919



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- Employment law
- Lemon law

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