### Understanding Your Credit Score (continued)

**Key factors that adversely affected your credit score**

[Insert first factor]
[Insert second factor]
[Insert third factor]
[Insert fourth factor]
[Insert fifth factor, if applicable]

### Checking Your Credit Report

**What if there are mistakes in your credit report?**

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

**How can you obtain a copy of your credit report?**

Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report—

*By telephone:* Call toll-free: 1-877-322-8228

*On the web:* Visit [www.annualcreditreport.com](http://www.annualcreditreport.com)

*By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission’s website at [http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf](http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf)) to:

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

**How can you get more information?**

For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau’s website at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).