

ENewsflash

SCORE Federal Credit Union • May 2008 • www.scorefcu.com



Need to lower your monthly overhead?

Consider refinancing with SCORE

If you have a Home, Auto, RV, or Boat loan financed at another institution, check with the loan department at SCORE to see if you can lower your interest rate and payment.

(Does not apply to SCORE loans)

For more details, call the credit union: 850-488-1015 or visit www.scorefcu.com.

Holiday Schedule

The credit union will be closed for following holiday:

FOURTH OF JULY
Friday, July 4, 2008

FREE Credit Report at www.annualcreditreport.com

Checking your credit helps you stay in the know about those who inquire about your credit, and make sure your creditors are reporting their accounts accurately

Over the last decade, identity theft has remained a constant threat. To help protect yourself and your finances from identity theft, you should review your credit report (credit file disclosure) on a regular basis. The report allows you to see who, or what organizations have requested your information. You can request your free credit report online, by phone, or through the mail. Visit <https://www.annualcreditreport.com> to complete the request online or to download forms for mailing the request. This central site allows you to request a free credit file disclosure once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion. It does not provide a credit score.

To Request your Credit Report Online:

Visit <https://www.annualcreditreport.com>.

To Request your Credit Report by Phone:

Call 1-877-322-8228. You will go through a simple verification over the phone. Your reports will be mailed within 15 days. Please, allow 2-3 weeks for delivery.

To Request your Credit Report by Mail:

Download the request form. Print and complete the form. Mail the completed form to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Your reports will be mailed to you within 15 days. Please, allow 2-3 weeks for delivery.

"A credit file disclosure, commonly called a credit report, provides you with all of the information in your credit file maintained by a consumer reporting company that could be provided by the consumer reporting company in a consumer report about you to a third party, such as a lender. A credit file disclosure also includes a record of everyone who has received a consumer report about you from the consumer reporting company within a certain period of time ("inquiries"). The credit file disclosure includes certain information that is not included in a consumer report about you to a third party, such as the inquiries of companies for pre-approved offers of credit or insurance and account reviews, and any medical account information which is suppressed for third party users of consumer reports. You are entitled to receive a disclosure copy of your credit file from a consumer reporting company under Federal law and the laws of various states."