

## More about Your FICO Score and Credit Report

What can you do about your FICO score? Unfortunately, not much. Since the score is based on a lifetime of credit history, it is difficult to make a significant change in the number with quick fixes. The most important thing is to know your credit score and to ensure that your credit history is correct.

Under the Fair and Accurate Credit Transactions Act of 2003, the three major credit reporting agencies — Equifax, Experian and TransUnion — must provide an annual copy of their credit reports on each consumer upon request. To receive your free copy, visit [annualcreditreport.com](http://annualcreditreport.com) – the official site for consumers to obtain their free credit report.

Keep in mind that the free credit report does NOT include your credit score. You can purchase a credit score when you request your free annual credit report through the [annualcreditreport.com](http://annualcreditreport.com) website or by contacting the nationwide consumer credit reporting companies.

- Equifax - [www.equifax.com](http://www.equifax.com)
- Experian - [www.experian.com](http://www.experian.com)
- TransUnion - [www.transunion.com](http://www.transunion.com)

