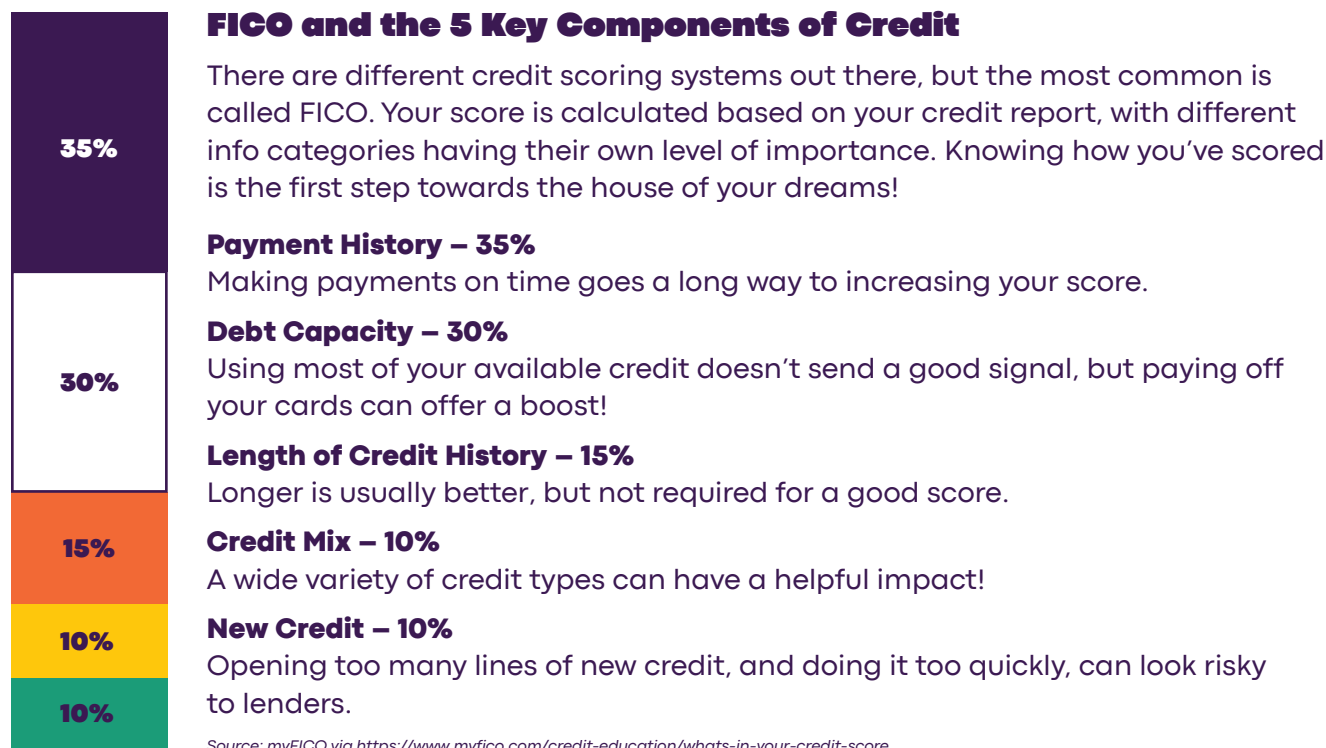


# Scoring Your Perfect Home

The link between credit score and finding a home that works for you.



## Checking Your Report

There are three national credit bureaus: Equifax, Experian, and TransUnion. Each are required to provide you a free copy of your credit report every 12 months, and you can get all three of them at the same place: <https://www.annualcreditreport.com>. You don't have to get them all at once, either—you can stagger the reports throughout the year.

We also offer a helpful tool for credit score insight: SavvyMoney. It's now a part of our online banking and mobile app, so staying up to date is easy. Your SavvyMoney score may differ from what official agencies use to judge your mortgage.

It's important to check your score and reports regularly! You'll want to make sure that everything accurately reflects your responsible borrowing habits. If you do notice errors on your report, you can contact the agency it came from to dispute the incorrect info. This can be done on the agency website, over the phone, or via mail. Visit their websites for more info:

<https://www.equifax.com>

<https://www.experian.com>

<https://www.transunion.com>



Learn more at [cfcu.org/mortgage](https://cfcu.org/mortgage)

**Make sure you opt out of prescreened offers and add your number to the "do not call" list when you apply for a mortgage. Otherwise, expect your phone to be ringing off the hook!**