

Steven M. Vogt, CPA, EA

How Is Your Credit Rating Doing?

Whether you are certain that your credit rating is strong, or have had credit problems in the past and want to double check that your credit rating has improved, it's a good idea to review your credit report every few years and check it for accuracy. Below are the names of the three major sources of credit information. It's important to check your credit before making a major purchase like a car or a home, so that when you need to sail through the loan process with your good credit, you'll avoid any surprises. Generally, if you order a credit report via the Web, you'll pay a minimal fee and get the results within a day or two.

Many of the credit rating companies offer special programs for periodic credit reports, fraud and ID theft protection. For additional information about the specific program available from the credit rating companies, refer to their individual websites (see list below). The three major companies used by most lenders or creditors checking on your credit are:

- [Equifax](#)
- [Experian](#)
- [Trans Union Corp.](#)

Chandler Office • 1807 E. Queen Creek Road, Suite 5 • Chandler , Arizona • 85286 • (480) 732-9898