

## WHAT IS A CREDIT REPORT?

A credit report is a statement listing information about a person's recent credit activity, such as account balances and payment history.

Credit reports contain information on the following:



## LENGTH INFORMATION STAYS ON YOUR CREDIT REPORT

Open Accounts in Good Standing	Indefinitely
Closed Accounts in Good Standing	10 Years
Late or Missed Payments	7 Years
Collection Accounts	7 Years
Chapter 7, 11, 12 Bankruptcy	10 Years
Chapter 13 Bankruptcy	7 Years
Credit Inquiries	2 Years

## DISPUTING YOUR CREDIT REPORT

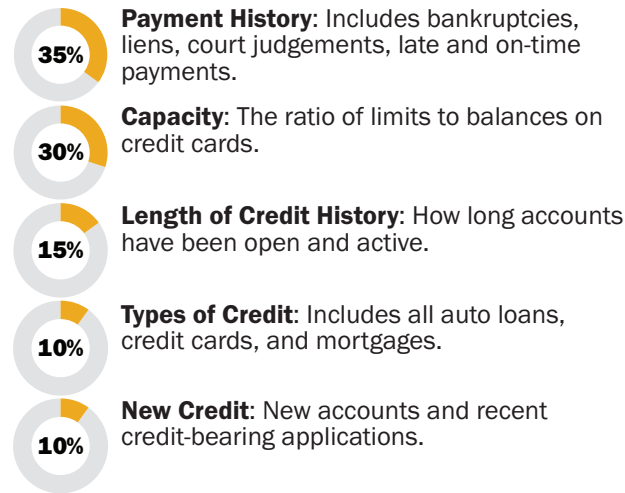
You can dispute your credit report online, by telephone, or by mail. You must obtain a credit report with a reference number attached or on the report. If you are calling Experian, you need an Experian report. The same is true for TransUnion or Equifax. Expect up to 30 days for processing to verify, correct or update the information.

NOTE: Disputes cannot be done through Pioneer Federal Credit Union. You must go through the applicable credit bureau.

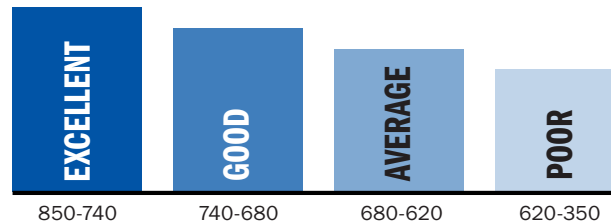
## WHAT IS A CREDIT SCORE?

A credit score is a three-digit number ranging from 300-850 (FICO score) that symbolizes an overview of the credit report. This number is used to show your credit record as a consumer.

A credit score is made up of five basic categories:



**NOTE:** When shopping for a car or house, you have a 14-day window to pull your credit for applications as many times as you'd like and it will only count as one inquiry.



## TIPS TO RAISE YOUR CREDIT SCORE & ELIMINATE DEBT

- No new inquiries
- No new trade lines
- No balance on credit cards (charge gas once a month and pay off before due date)
- No late payments
- Don't take advantage of 15% discounts — you lose points
- Beware of "Zero Percent" financing

## IF IDENTITY THEFT OR FRAUD HAPPENS TO YOU

Notify your local law enforcement office immediately.

Make an online report with the Federal Trade Commission at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft).

Contact one of the three credit bureaus.

Contact sources/lenders who are reporting fraudulent information.

## FREE CREDIT SCORE

Pioneer members receive an updated credit score quarterly in **myPioneer** Online and Mobile Banking. This feature is available for all primary account owners who provide their social security number.

## CONTACT INFORMATION

### Pioneer Federal Credit Union

For more information, visit  
[www.pioneerfcu.org](http://www.pioneerfcu.org) or stop by a branch.

Phone: (208) 587-3304  
Fax: (208) 587-6909

### Three National Credit Bureaus

1. Experian Consumer Assistance  
[www.experian.com](http://www.experian.com) or (888) 397-3742
2. Equifax  
[www.equifax.com](http://www.equifax.com) or (800) 685-1111
3. TransUnion  
[www.transunion.com](http://www.transunion.com) or (800) 888-4213

### Free Annual Credit Report\*

Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) or call  
(877) 322-8228 to receive your free credit  
report each year.

Check your personal credit score once a  
year to make sure it is clean and clear of  
mistakes.

\*The Fair and Accurate Credit Transactions Act (FACT  
Act) enables you to obtain a free copy of your credit  
report once a year from each of the three major credit  
bureaus (Equifax, Experian, and TransUnion). For detailed  
information, contact the Federal Trade Commission (FTC)  
at [www.ftc.gov](http://www.ftc.gov).

Federally Insured by NCUA.



# SCORE BONUS POINTS

## BUMP UP YOUR CREDIT SCORE

[www.pioneerfcu.org](http://www.pioneerfcu.org)

250 West 3rd South  
Mountain Home, ID 83647

Phone: (208) 587-3304  
Fax: (208) 587-6909



# Pioneer™

FEDERAL CREDIT UNION