



LM Federal Credit Union
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**Wealth Management &
Financial Planning Services**

How do I get a copy of my credit report?

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Answer:

You are entitled to a free copy of your credit report every 12 months from each of the three nationwide credit reporting agencies: [Experian](#), [TransUnion](#), and [Equifax](#). You are also entitled to a free report if:

- A company has taken adverse action against you, such as denying you credit, insurance, or employment (you must request a copy within 60 days of the adverse action)
- You're unemployed and plan to look for a job within the next 60 days
- You receive welfare benefits
- Your report is inaccurate because of fraud, including identity theft

Visit www.annualcreditreport.com for more information.