

## *Credit and Other Cards*

### **Circumstances Under Which Your Credit Report is Provided Free of Charge**

Everyone is entitled to one free credit report a year from each of the three credit bureaus.

In addition to your one free credit report, you are also able to obtain another free copy of your credit report if you:

- Have been denied credit recently based on your credit history.
- Have been denied employment or insurance recently based on your credit history.
- Suspect someone has been fraudulently using your account.
- Are unemployed and intend to apply for employment within 60 days.
- Receive public welfare assistance