



# Tuesday's Tip

information provided by Adriance Memorial Library to make your life a little bit easier . . . .

## Credit Reports

October 10, 2017

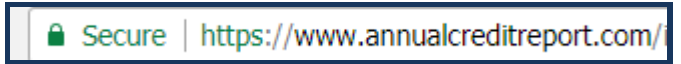
Since the recent hacking of data from [EQUIFAX](#), many are wondering [whether they are affected](#). This Tip will give you some guidance in checking where you stand with the main Consumer Credit Bureaus, and other handy information on credit and borrowing.

Most concerned folks have already checked in at the link above, and reacted accordingly, but if you haven't it may be a good idea. Impacted consumers can choose to freeze their credit (click image for details), but should be informed before doing so. It can be a pain, so read the info from FTC below before taking this action!

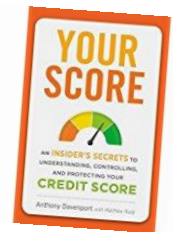
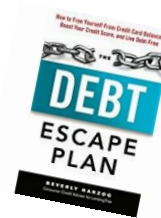
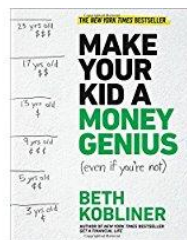
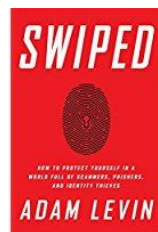
The screenshot shows the FTC's Consumer Information website. At the top, it says 'FEDERAL TRADE COMMISSION' and 'ESPAÑOL'. The main heading is 'CONSUMER INFORMATION' with a search bar. A left sidebar lists categories: MONEY & CREDIT, HOMES & MORTGAGES, HEALTH & FITNESS, JOBS & MAKING MONEY, and PRIVACY, IDENTITY & ONLINE SECURITY. The 'PRIVACY, IDENTITY & ONLINE SECURITY' section is expanded to show sub-topics: Limiting Unwanted Calls and Emails, Online Security, Protecting Kids Online, and Identity Theft. The main content area is titled 'Credit Freeze FAQs' and includes a text box: 'If you're concerned about identity theft, those reported mega-data breaches, or someone gaining access to your credit report without your permission, you might consider placing a credit freeze on your report.' Below this is a list of questions with arrows pointing to the right: 'What is a credit freeze?', 'Does a credit freeze affect my credit score?', 'Does a credit freeze stop prescreened credit offers?', 'Can anyone see my credit report if it is frozen?', 'How do I place a freeze on my credit reports?', 'How do I lift a freeze?', and 'What's the difference between a credit freeze and a fraud alert?'. A 'Related Items' section features a graphic that says 'CHECK YOUR CREDIT REPORT' and 'Your Source for a Truly Free Credit Repo...'. Social media share buttons for Facebook, Twitter, and LinkedIn are also visible.

You can also watch and wait by taking advantage of the free annual credit check from each of the 'big three' credit bureaus. This is a good exercise anyway, to catch any signs of fraud on your accounts.

<https://www.annualcreditreport.com> (https = secure site)

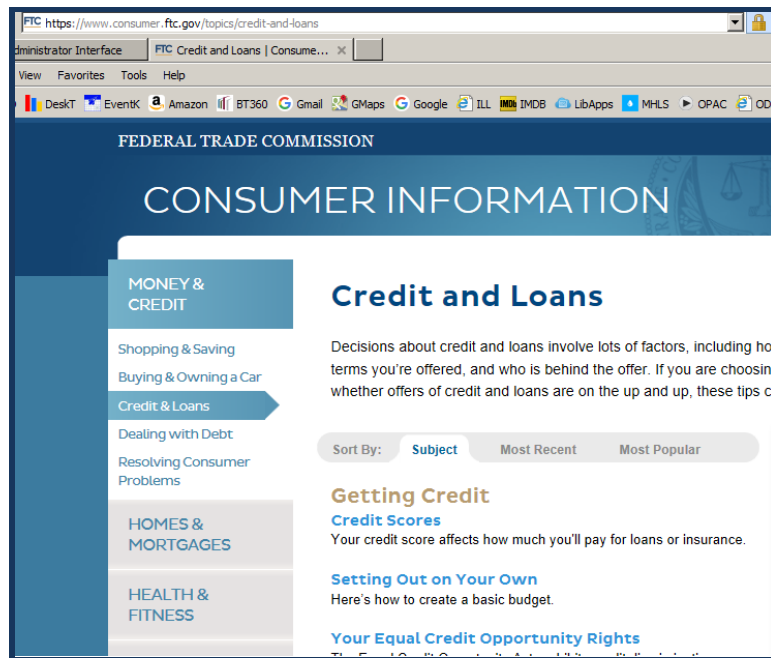


Current books on consumer credit in our collections will educate you—and help you be an informed consumer! They can also help you become smarter spenders and recover from past problems

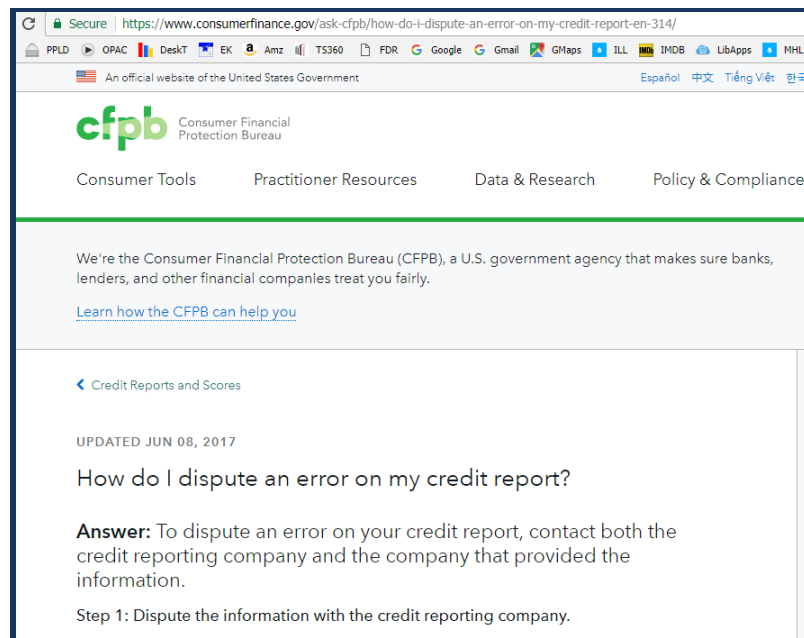


For more information or other reference and collection development assistance, call the Reference & Information Desk at Adriance Memorial Library at (845) 485-3445 x 3702 or (800) 804-0092 x 3702.

For more information on consumer credit and protecting yourself, here are a few good additional resources:



<https://www.consumer.ftc.gov/topics/credit-and-loans>



<https://www.consumerfinance.gov/ask-cfpb/how-do-i-dispute-an-error-on-my-credit-report-en-314/>