



1st United Credit Union Reminds Consumers to Review Credit Report

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PLEASANTON, CA (FEBRUARY 14, 2019): 1st United Credit Union reminds consumers that it's time to check their credit reports. Regular review helps to catch discrepancies and reveal a possible identity theft situation before it escalates. The sooner consumers can find and correct errors, the healthier their credit could be.

["Monitoring a credit report"](#) is like a health checkup – but for your finances. Consumers thinking about applying for loans should check their credit far in advance of submitting an application," commented Tosha Eagles-Williams, Chief Lending Officer at 1st United Credit Union. "This gives a consumer a better chance of correcting any errors early."

Accessing a credit report is free and easy to do and checking it does not impact your credit score. That's because Federal Law requires each of the three nationwide credit reporting agencies to provide consumers with a free credit report every 12 months, if they request it.

Operated jointly by the three major credit bureaus, annualcreditreport.com is the website recommended by the Federal Trade Commission (FTC) as the only authorized website for free credit reports. But consumers don't need to order reports from all three agencies at the same time. 1st United recommends spreading them out so consumers can spot changes or discrepancies throughout the year. For example, check Equifax now, TransUnion in May, and Experian in September.

To help consumers read their report, 1st United Credit Union has published an overview of how to monitor a credit report. 1st United Credit Union offers appointments at their branches for their members to sit with a staff member who can walk them through their credit report. Membership is available to anyone who lives, works, or attends school in Alameda, Contra Costa, San Joaquin, Solano, Stanislaus, or Kings Counties in California. Consumers can reach out to their personal bank or credit union to see if they offer credit report review.

About 1st United Credit Union

It doesn't get simpler, faster and friendlier than 1st United Credit Union. As one of the first credit unions in California, 1st United Credit Union was founded in 1932 and has been thriving in the San Francisco East Bay Area ever since. Membership is available to anyone who lives, works, or

attends school in Alameda, Contra Costa, San Joaquin, Solano, Stanislaus, or Kings Counties in California. We believe in local, neighborly banking and hope you will too. For more information, visit 1stunitedcu.org.

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