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**SELECT** Portfolio Management, Inc.  
REGISTERED INVESTMENT ADVISOR  
Money Management, Inc.  
REGISTERED INVESTMENT ADVISOR

# Requesting a Copy of Your Credit Report

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# Requesting a Copy of Your Credit Report

## Introduction

Under the Fair and Accurate Credit Transactions Act of 2003 (FACTA), every consumer is entitled to a free credit report every 12 months from each of the three credit bureaus: [Experian](#), [TransUnion](#), and [Equifax](#). Besides the annual report, you are also entitled to a free report under the following circumstances:

- 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're on welfare
- Your report is inaccurate because of fraud, including identity theft

**Tip:** For more information, go to [www.annualcreditreport.com](http://www.annualcreditreport.com).

## What information will you need?

When you request a copy of your credit report, you will have to provide certain information so that your file can be located, and your identity can be verified. Generally, the information requested includes:

- Name
- Address
- Spouse's name (if applicable)
- Previous address
- Social Security number
- Home phone number
- Name of employer past and present
- Date of birth

## Why would you want to get a copy of your credit report?

Your credit report is important because it can affect whether you get a mortgage or other type of loan, insurance, or employment. You should review your credit report to make sure it is accurate, complete, and up to date. Reviewing your report can also help you guard against identity theft.

This material does not constitute the rendering of investment, legal, tax or insurance advice or services. It is intended for informational use only and is not a substitute for investment, legal, tax, and insurance advice. State, national and international laws vary, as do individual circumstances; so always consult a qualified investment advisor, attorney, CPA, or insurance agent on all investment, legal, tax, or insurance matters. The effectiveness of any of the strategies described will depend on your individual situation and on a number of other factors.

**Advisory Services Offered Through Select Portfolio Management, Inc.**

A Registered Investment Advisor

Securities Offered Through Securities Equity Group

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