

## Does checking my credit lower my score?

Yes it can! Is it suppose to? No.

Regretfully, the three major CRA's have confused this issue. They are so concerned with selling as many credit reports as possible, that there is a very good possibility you'll buy a credit report from someone who DOESN'T have authorization to sell credit reports direct to consumers (aka Consumer Disclosures.)

It is difficult to tell what situation you are in. Regretfully, re-sellers take information from the CRA's and change what you see or don't see.

Actions to take to minimize potential problem.

1. NEVER get your credit report from any website that says "Free Credit Report." These businesses cause you problems.
2. Only buy you report from businesses that have "Credit Bureau" in their name or directly from the national CRA's.
3. Look closely at the report. Your request should show under the proper type of inquiry and NOT under inquiries for credit. If your inquiry shows under "for credit" or "shared with others" or "regular" then you just hurt your score. If this occurs file a complaint with your state attorney general.

Updated 6-26-14