



Scranton Road
MINISTRIES C.D.C.

Scranton Road Legal Clinic

THE LEGAL ADVISOR

The official newsletter of Scranton Road Legal Clinic



Requesting Your Credit Report & What To Do Next

by Natalie L. Thomas, Esq., Director

Credit reports list your bill payment history, loans, current debt, and other financial information. They show where you work and live and whether you've been sued, arrested, or filed for bankruptcy. It is recommended that everyone request a copy of their credit report YEARLY. I recommend making this a new years tradition each year so you don't forget to do it. You can visit www.annualcreditreport.com or call 1-877-322-8228 to request all three reports for your Social Security Number. This is absolutely free and you will not be charged to request your report.

Once you have your report check that your personal information is accurate. Also check for anything reported to the credit bureaus that might be wrong on the report. If you find inaccurate information you need to send a dispute letter to the Credit Reporting Agency and the person reporting the information to the Credit Reporting Agency. Scranton Road Legal Clinic can help with these letters and help you navigate any issues requesting your credit report.

Regularly checking your credit reports is the best and most simple way to ensure your identity has not been compromised.

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Myth: Your Credit Score is the Same Everywhere

Your credit score is a simple number that rates your credit worthiness and risk based on the information in your credit report.

COMMON LEGAL MISCONCEPTION



There are three versions of your credit score because credit scores are calculated using the contents of people's credit reports, and we each have three credit reports – one from each of the three major credit bureaus: Equifax, Experian and TransUnion.

Each one of the three major credit bureaus evaluates credit worthiness differently. There are many different credit-scoring models and thus many different types of credit scores.

UNUSUAL LAWS

Strange Laws Around the US

- In North Carolina it is illegal for Bingo games to last more than 5 hours.

-In Wyoming, you may not take a picture of a rabbit from January to April without an official permit.

-In Indiana, it's illegal to attend a public event or use public transport within 4 hours of eating an onions or garlic.



Formed in 2012, Scranton Road Legal Clinic educates and empowers our neighbors to make educated and prudent legal decisions, while providing the holistic support for the spiritual, emotional and relational problems that often accompany legal concerns. We offer brief advice via our brief advice telephone line at 216.861.5323 or via our online intake form at www.scrantonraodministrie.org/legal. Contact us today to discuss your legal need.