

## CreditAbility Seminar

# Resources

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### Credit and debt: General resources

Order free credit reports annually from Experian, Equifax, TransUnion – 877-322-8228  
<https://www.annualcreditreport.com>

Fair Isaac Corporation  
<https://www.myfico.com>

VantageScore  
<https://www.vantagescore.com>

National Foundation for Credit Counseling -- 800-388-2227  
<https://www.nfcc.org>

Opt out of credit card and insurance solicitation lists -- 888-5OPT-OUT  
<https://www.optoutprescreen.com>

Direct Marketing Association  
<https://www.dmachoice.org>

### Credit reporting agencies

Agency	Web address	Telephone	Fraud unit
Equifax	<a href="http://Equifax.com">Equifax.com</a>	800-685-1111	800-525-6285
Experian	<a href="http://Experian.com">Experian.com</a>	888-397-3742	888-397-3742
TransUnion	<a href="http://Transunion.com">Transunion.com</a>	800-888-4213	800-680-7289

### Credit Union

Credit Union National Association  
<http://www.asmarterchoice.org>

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### **Credit rights and responsibilities**

Credit and Your Consumer Rights (Federal Trade Commission)  
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre34.shtm>

Your Access to Free Credit Reports (Federal Trade Commission)  
<https://www.consumer.ftc.gov/articles/0155-free-credit-reports>

Debt Collection FAQs (Federal Trade Commission)  
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre18.shtm>

Dealing With Debt (Federal Trade Commission)  
<http://www.ftc.gov/bcp/edu/microsites/moneymatters/dealing-with-debt.shtml>

Equal Credit Opportunity (Federal Trade Commission)  
<http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre15.shtm>

### **Government agencies**

Federal Reserve Board: [www.Federalreserve.gov/creditcard](http://www.Federalreserve.gov/creditcard)  
--"Interactive Tools and Features"  
--"What You Need to Know: New Credit Card Rules"

Federal Trade Commission: [www.FTC.gov](http://www.FTC.gov) and [www.OnGuardOnline.gov](http://www.OnGuardOnline.gov)  
--"Take Charge: Fighting Back Against Identify Theft"

### **Job loss**

How to apply for unemployment insurance  
<https://www.thebalancecareers.com>

Unemployment insurance programs, by state  
<https://www.careeronestop.org>

Job loss help, AARP  
<https://www.aarp.org/work/>

Job loss: How to cope  
<https://www.thebalancecareers.com>