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A credit bureau or credit-reporting company like Equifax, Experian or TransUnion will provide your information to whatever company may be considering giving a loan or credit account. These bureaus all operate independently, so their reports on you may contain slightly different information depending on the credit-reporting company they used.

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And if you have an extended fraud alert, you can get two free credit reports from each of the credit bureaus every year. 2. Put a freeze on your credit report with all three credit bureaus. Putting a freeze on your credit report is different from a fraud alert because it cuts off anyone from getting access to your credit report without your ...

### **What to Do If Your Identity Is Stolen | DaveRamsey.com**

QUESTION: Robbie has been working Dave's plan and has a charge-off account. He's heard Dave say that a paid charge-off is better than a charge-off. He's also read that a paid debt charge-off will hurt his credit score, and he should have argued to have it removed from his record.

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Controls the way credit bureaus can report debt repayment information. Credit agencies must: correct wrong information within 30 days of

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notification; remove all obsolete (old) information. Consumers: have a right to know what's in their credit report; can explain negative information; can find out why they were turned down for credit.

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