

Scams, What to do



PROTECTING AMERICA'S CONSUMERS

<https://www.ftc.gov/>

Federal Trade Commission Identity Theft

https://www.identitytheft.gov/?utm_source=takeaction

Social Security

(866) 864-1516, State College Office

(800) 772-1213, Nationwide Toll Free

Centre County Sheriff

355-6803

Protective Services

355-6716, Centre County Office of Aging

Monday through Friday, 8:30 am to 5:00 pm

800-479-0050, weekends and after 5pm weekdays

Pennsylvania 's Office of Attorney General

(717) 787-3391

<https://www.attorneygeneral.gov/get-help/>

Credit Reports

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.

Credit reports help lenders decide if they'll give you credit or approve a loan. The reports also help determine what interest rate they will charge you. Employers, insurers, and rental property owners may also look at your credit report. You won't know which credit report a creditor or employer will use to check your credit.

Credit reporting agencies (CRAs) collect and maintain information for your credit reports. Each CRA manages its own records and might not have information about all your accounts. Even though there are differences between their reports, no agency is more important than the others. And the information each agency has must be accurate.

It's important to check your credit reports regularly to make sure that your personal and financial information is accurate. It also helps to make sure nobody's opened fraudulent accounts in your name. If you find [errors on your credit report](#), take steps to have them corrected.

Free Credit Reports

You are entitled to a free credit report from each of the three credit reporting agencies (Equifax, Experian, and TransUnion) once every 12 months. You can request all three reports at once, or space them out throughout the year. Learn about other situations when you can request a [free credit report](#).

<https://www.usa.gov/credit-reports>