

<p>Request a FREE copy of your credit report from each of the credit reporting agencies (Experian, Equifax and Trans Union).</p> <p>www.annualcreditreport.com Toll free: 1-877-322-8228 (Hearing impaired: 1-877B730-4104) Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>	
<p>Cancel accounts you no longer use.</p>	
<p>Look for accounts that do not belong to you and dispute these with the credit bureau.</p>	
<p>Establish a savings plan.</p>	
<p>Join a credit union and establish checking and savings accounts.</p>	
<p>Obtain a secured card by making a deposit that will be security for the account.</p>	
<p>Make no late payments on any accounts.</p>	
<p>Save the money to make a large purchase (refrigerator, set of tires, home air conditioner) or borrow the money for this purchase.</p>	
<p>Do not have more than two credit cards.</p>	