



Consumers Interest Alliance Inc. recommends you check your credit score to ensure there are no errors. It is free of charge.

Errors are not common but they do occur and they sure can harm you when you do not even suspect that a mistake is in your official credit record. The report is used by employers and many, if not most, most financial institutions. Bob Kerton, CIAI President said "On rare occasions, an annoyed seller deliberately files incomplete information even when the firm is in the wrong. Most often though, it is an innocent error silently lurking, ready to harm you."

Go to <http://www.equifax.com/ecm/canada/EFXCreditReportRequestForm.pdf> to get the form you need to mail in for a **FREE** version of your Equifax Credit Report.

As Equifax points out, you want to earn a Credit Score at 725 or higher. That is in the range "Very Good" to "Excellent".

Marketwired reports (November 2, 2016) "To learn more about maintaining a healthy credit report and score, please visit the Financial Consumer Agency of Canada's resource [Understanding Your Credit Report and Credit Score.](#)"

"The information in your credit report is important because it can mean the difference between getting approved or refused when you apply for a credit card, a mortgage or other loans," said Jane Rooney, Canada's Financial Literacy Leader. "In some cases, it can even impact your ability to rent housing or to get hired for a job. This is why I encourage consumers to order and check their credit report regularly and ensure that it is free of errors or signs of identity theft."

Source: <http://sports.yahoo.com/news/time-check-credit-report-clocks-100000371.html>