

# SCAM ALERT

## Scam: Unknown Credit Accounts Target: All Seniors

Did you ever apply for credit and were refused? There may be something on your credit report that is holding you back, but it might not all be accurate. Scam Artists who obtain your personal information may have created accounts you do not recognize. Creditors may not have the most current information. Checking your credit report at least once a year helps you know what is listed on your report and can help to keep you on track for a healthier financial future. Knowledge is power when working with your finances.

Visit [AnnualCreditReport.com](https://AnnualCreditReport.com) to get your free credit report from each of the three major reporting agencies: Equifax, Experian, and TransUnion. The law entitles you to a free copy from each one every 12 months. You can check all three at once or stagger them and obtain one every four months.

### Request your Annual Credit Report!

Always review each credit report entry carefully. If you find errors, take these steps:

- 🔊 Dispute them yourself. You don't need to use a credit repair service. By law, consumer reporting agencies and the creditors that provide the information in your credit report are responsible for correcting inaccurate or incomplete information in your report.
- 🔊 If errors on your credit report seem to be the result of someone stealing your identity, go to [identitytheft.gov](https://identitytheft.gov) to get personalized steps to report and recover from identity theft.
- 🔊 If you find items on your credit report are correct, but just bad for your credit, you can work on fixing this yourself by following the instructions provided with each of the credit reports you receive. It takes time and patience, but you can do it. Then, after six to nine months of working on it, get another credit report from [AnnualCreditReport.com](https://AnnualCreditReport.com) to see where you stand.

**If you think you may be a victim of a scam, contact  
San Bernardino County Adult Protective Services (APS) at  
877-565-2020, or your local police department.**