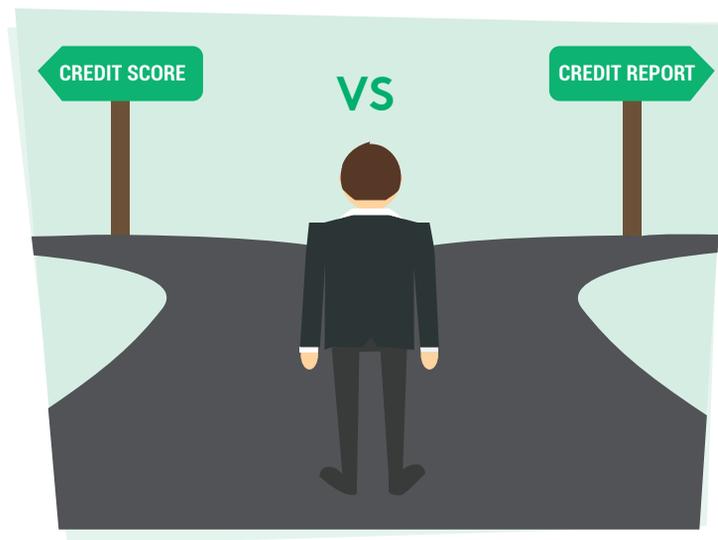


WHERE TO GET YOUR CREDIT SCORE AND CREDIT REPORT FOR FREE

Credit Score vs. Credit Report

Credit scores and credit reports are not the same, contrary to popular belief. Your credit report is a complete history of your use of credit going back at least seven years. There are three main companies that track your credit report: [Experian](#), [Equifax](#), and [TransUnion](#).



Your credit score, on the other hand, is a numerical figure that tells banks and lenders how responsible you are when it comes to credit. This number is calculated by using the information from your credit reports. If your credit reports show a solid history of on-time payments and a good mix of different types of loans, your score will reflect that. Likewise, if your credit report shows lots of missed payments and debt collection accounts, you can expect a poor score.

The FICO score is often the score you hear about because it is the most widely used score by banks and lenders in the U.S. Knowing your FICO score will help you best know where you stand with lenders.

Credit Report and Credit Score Freebies: Get the Whole Picture

Before we tell you how to get a free credit score, it's important to know that all free scores and reports are not created equally.

Most of these scores are merely estimates of your credit score. They are not usually your official FICO score, although some websites and credit cards are beginning to offer free FICO scores as well.

Some websites and tools calculate your credit score using information from only one or two of the three main credit reports that are out there. For example, if you download a free credit score from [Credit Karma](#), you get two credit score estimates based on your credit reports from TransUnion and Equifax but not Experian. And if you download a free report from [Mint.com](#), you're only getting a credit score estimate based on your Equifax report.



Because of this, your score may be different on one free credit score website vs. others. Don't be too alarmed. It's common to see differences of 10-20 points. But if you see differences that are much larger than that, it could be a sign that there is something missing from one of your credit reports. That's why using a combination of these tools can be a great way to monitor your credit reports for discrepancies.

If you find anything amiss, go directly to [AnnualCreditReport.com](#). You should dispute any errors directly through the bureau website

Where to Get Free Credit Reports

You are entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting bureaus. You can request full credit reports from all three bureaus from [AnnualCreditReport.com](https://www.annualcreditreport.com).

Since you only get one free report from each of the three bureaus per year, stagger them throughout the year. For example, once every four months, request a report from one of the bureaus.

If you want to update your credit report more than just once a year, but you don't want to pay for it, there are a bunch of tools out there that offer credit monitoring for free.



[CreditKarma](https://www.creditkarma.com) gives you access to your TransUnion and Equifax credit reports for free. The reports update weekly so you can stay on top of things. You can also sign up for their free credit and account monitoring services. If you do, you'll receive an email alert whenever your credit score changes, and you'll be notified whenever a new account is opened.

[Mint.com](https://www.mint.com), a free money-management website and app, gives anyone with a Mint account access to their free Equifax credit report.

[Credit Sesame](https://www.creditsesame.com) gives you access to your TransUnion credit report.

[Quizzle](https://www.quizzle.com) offers a free VantageScore credit score and Equifax credit report, which is updated every six months.

[Credit.com](https://www.credit.com) offers the My Credit Report Card tool to track your Experian credit report. All you need to do is go to [credit.com](https://www.credit.com), and click "Free Credit Report Card" under the "Credit Cards & Score" tab to create an account.

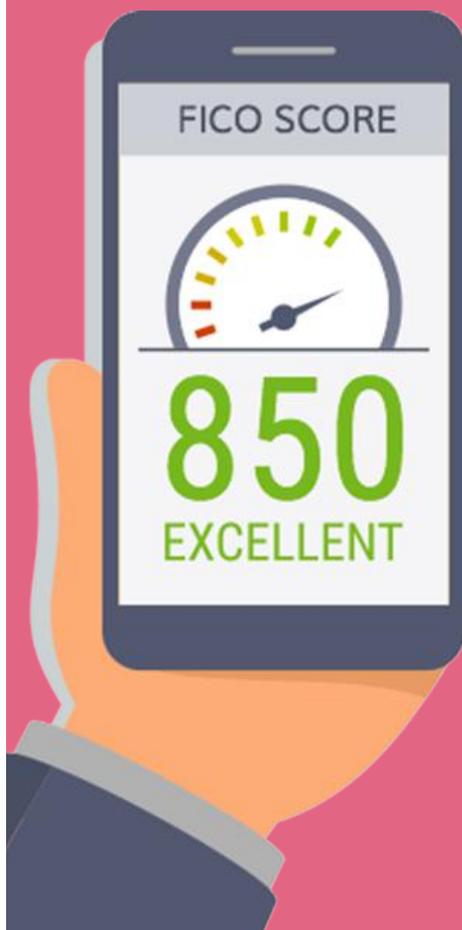
Where to Get Free Credit Scores

Your Free FICO Score

*MagnifyMoney recommends [Discover Credit Scorecard](#)

Get your free FICO score from Discover's new tool. The great part about this site is that it doesn't require you to be a Discover customer. You just have to sign up for an account. Anyone can get their FICO score for free here. The FICO score is based on Experian data.

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Discover credit cards: Discover credit card holders can get a free FICO score based on their TransUnion credit report, which is available with any credit card account. You can find it on your account summary page, and it's updated monthly.

American Express credit cards: American Express cardholders get access to their FICO score from Experian via the online portal.

Wells Fargo credit cards: Wells Fargo gives its credit card, personal loan, and HELOC customers access to a free FICO score created with data from Experian. Simply, log in via the mobile app and click "View Your FICO score."

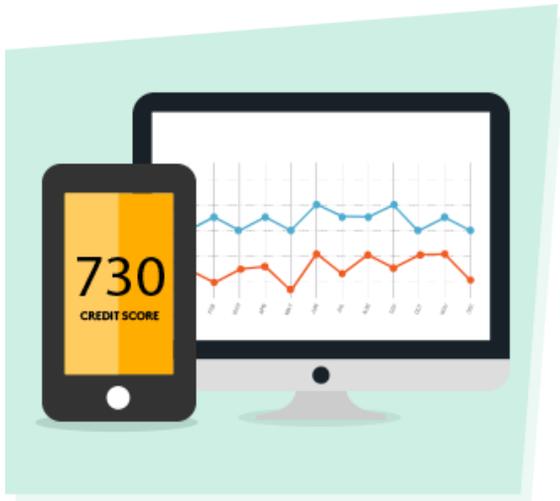
Bank of America Credit Cards: Bank of America gives their credit card customers access to a free TransUnion score with mobile banking.

Chase Slate: Chase Slate cardholders can get a monthly Experian FICO score.

USAA Credit Cards: USAA customers can get the Experian version of their FICO score. You just need to have a credit card account with USAA, and sign up for CreditCheck. Then, you'll be able to view your score from your account online.

Your Equifax-Based Credit Score

Apps and websites



Quizzle offers a free VantageScore credit score and Equifax credit score, which are updated every six months.

Mint, a free money-management system, gives anyone with a Mint account access to their free Equifax credit report, but you have to set up the feature. Just log in, click "Accounts," and you should see a prompt to "Set Up Free Mint Credit Score."



Banks and credit card companies

Citibank: You can get your free Equifax credit score if you have any Citibank branded credit card (it must have the logo on it). Simply log in to your account, click on your "Benefits" tab, and find the link to view your report. Your credit score is updated each month.

PenFed: You either need to have an active checking account, installment loan, or revolving line of credit with them to view your Equifax score. You can find it by logging in and clicking "Your FICO Score is Ready."

DCU: You can get your Equifax score as long as you have a credit card or checking account with direct deposit. It's updated monthly, and you'll receive an invitation to view it online.

Huntington Bank: If you have The Huntington Voice credit card, you get a FICO score from Equifax. To see it, log in to your account, and you'll see a link to follow.



Your TransUnion-based Credit Score

Apps and websites

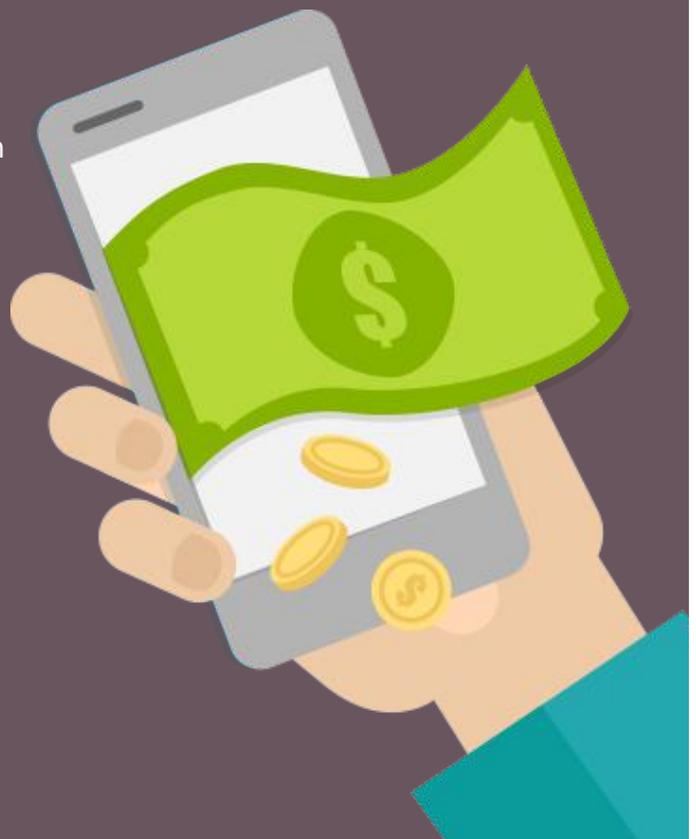
Credit Sesame gives you free monthly TransUnion credit score updates. Two other cool features are free \$50,000 identity theft insurance and ID restoration help service, and a free credit monitoring service.

Credit Karma gives you access to your TransUnion and Equifax credit scores for free. The reports update weekly so you can stay on top of things. You can also sign up for their free credit and account monitoring services. If you do, you'll receive an email alert whenever your credit score changes, and you'll be notified whenever a new account is opened.

Banks and credit card companies

Barclaycard: Your TransUnion credit score is available with any credit card account. It's updated monthly, and you can find it on your account summary page.

Walmart/Sam's Club: If you have a Walmart credit card or MasterCard, you'll be able to receive your Transunion credit score for free. It's updated monthly – just log in to your account at walmart.com/creditlogin. You'll have to opt in to receive your monthly statements online.



Your Experian-based Credit Score

Apps and websites

Credit.com: You can see a free Experian score using credit.com's My Credit Report Card tool. All you need to do is go to credit.com, and click "Free Credit Report Card" under the "Credit Cards & Score" tab to create an account.

Banks and credit card companies

First National Bank of Omaha: Customers can get their Experian credit score as long as they have a credit card account with them. It's available online and updated monthly.

American Heritage Federal Credit Union: Customers receive Experian credit scores monthly via the online portal.