

Kev Txhav Credit thiab Kev Ceeb Toom Txog Kev Dag Ntxias:

Pab Tiv Thaiv Koj Cov Ntaub Ntawv Txheeb Cim Tus Kheej

Tab tom nrhiav txoj hauv kev los tiv thaiv koj cov ntaub ntawv txheeb cim tus kheej puas yog?

Ntawm no yog ob txoj hauv kev:



Kev Txhav Credit

- ✓ Thaum muab txhav cia lawm, yuav tsis muaj leej twg tuaj yeem qhib tus askhauj credit tshiab ua koj lub npe
- ✓ Pub Dawb
- ✓ Muaj rau txhua leej, rau txhua yam laj thawj
- ✓ Siv tau mus txog thaum koj muab tshem tawm
- ✓ Txhawm rau muab txhav cia: Tiv tauj rau **tag nrho peb** lub chaw ua hauj lawm saib xyuas credit
- ✓ Txhawm rau tshem tawm: Tiv tauj rau **ib** lub chaw ua hauj lwm twg uas tus neeg qiv nyiaj yuav siv los tshuaj xyuas koj li credit

Kev Ceeb Toom Kev Dag Ntxias

- ✓ Kom cov neeg qiv nyiaj txheeb xyuas koj tus kheej ua ntej yuav muab credit tshiab ua koj lub npe
- ✓ Pub Dawb
- ✓ Muaj rau txhua tus neeg uas yog los sis xav tias tej zaum yog lawv tau txais kev cuam tshuam los ntawm kev nyiaj cov ntaub ntawv ntiag tug
- ✓ Siv tau mus **ib** xyoos
- ✓ Txhawm rau muab txhav cia: Tiv tauj **ib** lub ntawm peb lub chaw ua hauj lawm saib xyuas credit Lub chaw ua huaj lwm ntawd yuav tsum qhia lwm ob lub.

Kuv yuav hu rau lub chaw ua hauj lwm saib xyuas credit li cas?



Txhawm rau muab credit txhav cia los sis ceeb toom txog kev dag ntxias, ntawm no yog qhov yuav mus:

Equifax

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)
800-685-1111

Experian

[Experian.com/help](https://www.experian.com/help)
888-397-3742

TransUnion

[TransUnion.com/credit-help](https://www.transunion.com/credit-help)
888-909-8872

- ▶ Puas muaj lwm tus neeg siv koj cov ntaub ntawv los qhib ib tug askhauj tshiab los sis yuav khoom? Tshaj qhia mus rau ntawm [IdentityTheft.gov](https://www.identitytheft.gov) thiab nrhiav yam uas yuav ua kom tau rov los.



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ftc.gov/identitytheft