If you know what to look for, your credit report can be a powerful tool in boosting your credit score and protecting you against identity theft.

1 **PERSONAL INFORMATION**

Review your personal information and make sure it is up-to-date.

2 **CONSUMER STATEMENT**

If something on your credit report is in the process of being disputed (like an error or activity related to identity theft), your explanation of the issue appears here.

3 **ACCOUNT HISTORY**

Go over this section carefully. Some credit bureaus use symbols or codes to indicate the status of your account (we’ve included some common examples). Keep an eye out for:

- Accounts that aren’t yours
- Closed accounts listed as open (and vice versa)
- Errors in your account history (like late payments)
- A missing notice of dispute (there should be a record of any errors you’ve reported in your account history)
- Negative activity that’s more than seven years old

4 **INQUIRIES**

Here you can see which lenders and companies have pulled up your credit report. Contact any companies that accessed your report without your permission.

5 **FRAUD ALERT**

If you suspect that you’re a victim of identity theft, you can request a fraud alert. This requires lenders to verify ID before extending any credit in your name.

Need more help? Each of the major credit bureaus provides a detailed guide on reading their credit reports that can be accessed through their website.