Boost Your CREDIT SCORE

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Your credit score can affect everything from the interest rate on your loans to landing an apartment.

Your credit score is based on the information found in your credit report.

Knowing how long your activity remains on your credit report can help you better manage your credit score.

HOW LONG DOES INFORMATION STAY ON MY CREDIT REPORT?*

*Timeline is approximate and may vary depending on local legislation

FRAUD ALERTS
90 DAYS

Fraud alerts are free to set up and require businesses to verify your identity before issuing credit in your name.

ACT NOW!

Junk mail is annoying enough already—good thing it doesn't affect your credit score too!

PROMOTIONAL INQUIRIES
1 YEAR

Things like pre-approved credit card offers stay on file for one year but are not factored into your credit score.

SOFT INQUIRIES
1–2 YEARS

These are inquiries made for background check purposes, or by you. They do not affect your credit score.

CREDIT COUNSELING
2–3 YEARS

This includes records of debts paid through a debt management program or credit counselor.

If you know you have an important loan or mortgage in your near future, minimize the opportunities for hard inquiries to be made.

ACCOUNT CLOSURES
6 YEARS

For accounts closed due to debt or fraud.

LATE PAYMENT HISTORY
7 YEARS

TAX LIENS
7 YEARS

This is a record of failing to pay off tax debt.

BANKRUPTCY
7–10 YEARS

Depends on location and the type of bankruptcy filed for.

COLLECTION ACCOUNTS
7 YEARS

This includes judgments (a court order that allows the creditor to use additional collection methods).

BANKRUPTCY (AGAIN)
14 YEARS

If you declare bankruptcy more than once, it stays on record for longer.

GOOD CREDIT
10+ YEARS

Accounts paid on time stick around for 10 years after their date of last activity.

Good credit behavior contributes to your credit score for a long time—something to consider before closing an account in good standing!

YOUR CREDIT REPORT CHECKLIST

- **Request** your free credit report from each of the main credit bureaus.
- **Review** your personal information and make sure that it's up-to-date.
- **Read** your credit report. If you need help, visit the credit bureau's website for guidance.
- **Report** any unauthorized activity to the issuing credit bureau.

BROUGHT TO YOU BY

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Sources: Federal Trade Commission, Experian, TransUnion

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