

Where to find free access to a credit score

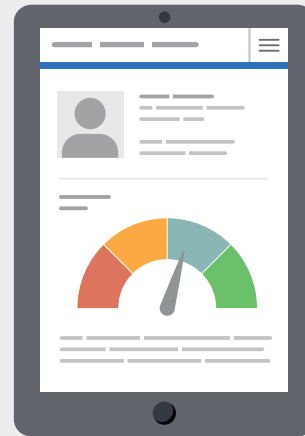
Credit scores play a crucial role in the financial lives of consumers in the United States. A credit score is a three-digit number that predicts how likely you are to pay back a loan on time, based on information from your credit reports.

You can take a first step toward learning more about your credit history by checking your credit scores and credit reports. The good news is you are increasingly able to see your credit scores for free.

To raise awareness of how you can access and use your scores, the CFPB is releasing a list of companies that offer their credit card customers free access to one of their credit scores.

We reached out to companies that offer at least some of their customers free access to a credit score by publishing a notice for comments on the Federal Register's public website.¹ This list is based on voluntary responses to that notice. Only credit card issuers that responded to this notice in the Federal Register are included in the list, but other issuers also may offer this service.²

We have provided links to the comments submitted by each company in the table included in this document. We encourage you to check this information, or to contact each company, to find out which specific credit card products are eligible for the service, and on what conditions, if any.



Name of company	Comments submitted to the Federal Register Notice ³
1st United Credit Union	regulations.gov/document?D=CFPB-2016-0043-0010
American Express Travel Related Services Company, Inc.	regulations.gov/document?D=CFPB-2016-0043-0024
Bank of America	regulations.gov/document?D=CFPB-2016-0043-0019
Barclaycard	regulations.gov/document?D=CFPB-2016-0043-0029
Capital One	regulations.gov/document?D=CFPB-2016-0043-0023
Chase Bank USA, N.A.	regulations.gov/document?D=CFPB-2016-0043-0026
Citibank, N.A.	regulations.gov/document?D=CFPB-2016-0043-0003

Many companies listed here also provide educational content along with the credit score. Education content could include a visual credit score display meter, explanations of factors affecting the score, and frequently asked questions. In addition, some companies also show the historical trend of your credit score.

You don't have to have a credit card to access credit scores free of charge

Some companies, including some on this list, offer the service as a benefit to customers who use other financial products. Companies, including some on this list, may also provide free credit scores to the general public, including non-customers. Remember, though there may be no cost, they may require you to register and enter personal information. Afterward, they may also market products to you.

Companies such as FICO, VantageScore, and others maintain and publish lists of companies that offer consumers free access to credit scores.

1 This list is current as of February 2017. If your company fits the criteria stated in the Federal Register Notice, and would like to be included in this list, you may contact the Bureau at CFPB_FinancialEducation@cfpb.gov and include "Attn: Open Credit Score List" in the subject line. Depending on the feedback received, the Bureau may update this list.

2 "Credit card issuer" refers to any entity to which a consumer is legally obligated, or would be legally obligated, under the terms of a credit card agreement. Alternatively, companies can also be included in this list if they are a bank or a credit union that contracts with a third party to issue credit cards on their behalf and under their brand name.

3 Information provided by these companies has not been independently verified by the Bureau. The inclusion of the companies on this list does not reflect an endorsement of them by the Bureau.

4 [federalregister.gov/documents/2016/10/05/2016-24014/notice-of-a-public-list-of-companies-offering-existing-customers-free-access-to-a-credit-score](https://www.federalregister.gov/documents/2016/10/05/2016-24014/notice-of-a-public-list-of-companies-offering-existing-customers-free-access-to-a-credit-score)

Commerce Bancshares, Inc.	regulations.gov/document?D=CFPB-2016-0043-0014
Discover Financial Services	regulations.gov/document?D=CFPB-2016-0043-0032
First Commonwealth Bank	regulations.gov/document?D=CFPB-2016-0043-0002
First National Bank of Omaha	regulations.gov/document?D=CFPB-2016-0043-0011
First PREMIER Bank	regulations.gov/document?D=CFPB-2016-0043-0013
Harvard University Employees Credit Union	regulations.gov/document?D=CFPB-2016-0043-0007
Polish & Slavic Federal Credit Union	regulations.gov/document?D=CFPB-2016-0043-0012
Premier America Credit Union	regulations.gov/document?D=CFPB-2016-0043-0004
Star One Credit Union	regulations.gov/document?D=CFPB-2016-0043-0028
Synchrony Bank	regulations.gov/document?D=CFPB-2016-0043-0016
US Bank	regulations.gov/document?D=CFPB-2016-0043-0017
Wells Fargo	regulations.gov/document?D=CFPB-2016-0043-0031

The credit card issuers included in this list responded to a notice on the public website of the Federal Register⁴ stating that they:

- Offer existing customers (at least some, but not necessarily all) the ability to obtain free of charge a credit score which either the company or other lenders use for account origination, portfolio management, or for other business purposes; and
- Offer this access to a credit score on a continuous basis, as opposed to on a time-limited or promotional basis, and periodically update the score.

You may also be able to access free credit scores through certain nonprofit organizations that offer credit counseling (consumerfinance.gov/askcfpb/1451/what-credit-counseling.html), housing counseling (portal.hud.gov/hudportal/HUD?src=/i_want_to_talk_to_a_housing_counselor), and other financial counseling services.

Keep in mind that many factors should go into the choice of a credit card. The fact that a card offers free access to a credit score does not necessarily mean a credit card is right for you.

Keep in mind there is no “one” credit score

It is important to know that you do not have just “one” credit score. There are many credit scores available to you as well as to lenders. Any credit score depends on the data used to calculate it, and may differ depending on the scoring model, the source of your credit history, the type of loan product, and even the day when it was calculated.

The initial credit score you obtain from a company may be different from the one that company, and other businesses, later use to make credit decisions about you. Check out this breakdown (files.consumerfinance.gov/f/documents/201702_cfpb_credit-score-explainer.pdf) to learn more about different credit scores and where they come from.

Additional answers and tips

The CFPB has information to help you make decisions about credit that serve your own financial and life goals. Read our brochures on understanding your credit scores (pueblo.gpo.gov/CFPBpubs/CFPBpubs.php?PubID=13117), checking your credit reports (pueblo.gpo.gov/CFPBpubs/CFPBpubs.php?PubID=13002), and

rebuilding your credit (pueblo.gpo.gov/CFPBpubs/CFPBpubs.php?PubID=13135). Or visit Ask CFPB (consumerfinance.gov/askcfpb/search/?selected_facets=category_exact:credit-reporting) if you have additional questions about credit scores and credit reports.

The CFPB encourages you to review your credit reports, which you can do at no cost once a year. Go to annualcreditreport.com or call 877-322-8228 to view your free credit reports. We also have a checklist (consumerfinance.gov/documents/2233/201701_cfpb_Credit-report-review-checklist.pdf) you can use as you review your credit reports to help you check for errors.

Visit our blog (consumerfinance.gov/about-us/blog/what-you-need-know-understanding-why-offers-your-credit-score-are-not-all-same/) for additional tips about credit reports and scores. If you need to dispute errors you find on your reports, visit Ask CFPB (consumerfinance.gov/askcfpb/314/how-do-i-dispute-an-error-on-my-credit-report.htm) to find out how. Also, if you are facing an issue with credit reporting, or with another financial product or service, you can submit a complaint to CFPB at consumerfinance.gov/complaint or by phone at 855-411-2372.

About the CFPB

The Consumer Financial Protection Bureau is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives. For more information, visit consumerfinance.gov.