

# Where to find free access to one of your credit scores

You can take a first step toward learning more about your credit standing by checking your credit reports and credit scores. You can request your credit report every 12 months from each of the three major credit reporting companies at [annualcreditreport.com](https://annualcreditreport.com).<sup>1</sup>

These free credit reports currently do not include free credit scores. The good news is that people are increasingly able to see their credit scores for free.

Over the last few years, many financial institutions have started to offer consumers free access to one of their credit scores. You may have access through:

- Your credit card company
- Companies who provide you other financial products, such as deposit or checking accounts, loans, or mortgages
- A nonprofit credit or financial counseling provider
- Companies that offer free credit scores to the general public

## BE CREDIT SMART:

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.

In 2017, we asked credit card issuers and other companies to let us know if they offer at least some of their customers free access to a credit score and want to be on a list of issuers that offer this service.<sup>2</sup> The lists included in this document are based on the responses we received from credit card issuers, other companies, and nonprofits that offer this service.

# Credit card issuers that stated they offer free credit scores to certain customers

- Check our list to see if your credit card company is listed. Many companies provide online or mobile access to credit scores. If your credit card company is on our list, check your online account portal or mobile app to see if you already receive free access to one of your credit scores.
- You can also check the comments each company provided through the links included in Appendix A, or contact the company directly, to see which particular credit card is eligible for this service.
- If your credit card company is not on our list, check the company's website to see if it offers free credit scores. There may be companies offering their customers free access to one of their credit scores that have chosen not to be on this list.

## BE CREDIT SMART:

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. Check out this [illustration](#) to learn more about different credit scores and where they come from.

### CREDIT CARD ISSUERS THAT STATED THEY OFFER FREE CREDIT SCORES TO CERTAIN CUSTOMERS

Issuer name	Issuer name
1st United Credit Union	Huntington National Bank
American Express Travel Related Services Company, Inc.	Los Angeles Police Federal Credit Union
Bank of America	MassMutual Federal Credit Union
Barclaycard	Merrick Bank Corporation
Capital One	Navy Federal Credit Union
Chase Bank USA, N.A.	NSWC Federal Credit Union
Chevron Federal Credit Union	Pentagon Federal Credit Union
Citibank, N.A.	Polish & Slavic Federal Credit Union
CreditShop	Redstone Federal Credit Union

Issuer name	Issuer name
Commerce Bancshares, Inc.	Signal Financial Federal Credit Union
Discover Financial Services	Space Coast Credit Union
DuPont Community Credit Union	Star One Credit Union
Elements Financial	State Employees' Credit Union
Fairfax County Federal Credit Union	Synchrony Bank
First National Bank of Omaha	U.S. Bank
First PREMIER Bank	Wells Fargo
Harvard University Employees Credit Union	

## Companies that stated they offer free credit scores to customers using some of their other financial products besides credit cards

The good news is that many financial institutions have started to offer free credit score access to customers that use some of their other financial products besides credit cards, such as deposit or checking accounts, loans, or mortgages.

- Check our list to see if your financial institution is listed. Many companies provide online or mobile access to credit scores. If your financial institution is on our list, check your online account portal or mobile app to see if you already receive free access to one of your credit scores.
- You can also check the comments each company provided through the links included in Appendix A, or contact the company directly, to see which financial product(s) are eligible for this service.
- If your financial institution is not on our list, check the company's website to see if it offers free credit scores. There may be companies offering their customers free access to one of their credit scores that have chosen not to be on this list.

COMPANIES THAT STATED THEY OFFER FREE CREDIT SCORES TO CUSTOMERS USING SOME OF THEIR OTHER FINANCIAL PRODUCTS BESIDES CREDIT CARDS

Company name	Company name
1st United Credit Union	Nationstar
Capital One	NSWC Federal Credit Union
Chase Bank USA, N.A.	Pentagon Federal Credit Union
CreditShop	Redstone Federal Credit Union
Discover Financial Services	Space Coast Credit Union
Elements Financial	State Employees' Credit Union
First National Bank of Omaha	U.S. Bank
Los Angeles Police Federal Credit Union	Wells Fargo
MassMutual Federal Credit Union	

## Nonprofit credit and financial counseling providers that stated they offer free credit scores to their clients

Nonprofit credit and financial counseling providers will sometimes purchase credit scores and credit reports on behalf of their clients for education purposes. The Bureau has encouraged credit scoring and consumer reporting agencies to allow these providers to offer the people they serve free access to these scores and reports.<sup>3</sup>

Many people are now able to access free credit scores through certain nonprofit organizations that offer [credit counseling](#), [housing counseling](#), and other financial counseling services.

- Check our list of the nonprofits that responded to our notice, or reach out to a local nonprofit credit or financial counseling provider in your community to see if they offer this service.

NONPROFIT CREDIT AND FINANCIAL COUNSELING PROVIDERS THAT STATED THEY OFFER FREE CREDIT SCORES TO THEIR CLIENTS

Provider name	Provider name
Ariva, Inc.	Nationstar
Bend Area Habitat for Humanity	NSWC Federal Credit Union
Capital Good Fund	Pentagon Federal Credit Union
Capstone Community Action Service	Heartland Alliance
Center for Changing Lives	Housing and Credit Counseling, Inc.
Consumer Credit Counseling Service of Buffalo, Inc.	Jamaica Plain Neighborhood Development Corporation
Consumer Credit Counseling Service of the Savannah	Justine PETERSEN
Financial Pathways of the Piedmont	Northwest Access Fund
Ariva, Inc.	Raphael House of San Francisco, Inc.

# Companies that stated they offer free credit scores to the general public

The companies below stated that they offer free credit scores to the general public, including to noncustomers. Remember that although these companies may offer this service at no cost, they may require you to register and enter personal information. Afterward, they may also market products to you.

## COMPANIES THAT STATED THEY OFFER FREE CREDIT SCORES TO THE GENERAL PUBLIC

Company name	Company name
Capstone Community Action Service	Heartland Alliance
Chase Credit Journey <sup>SM</sup>	Discover Financial Services
Credit Karma, Inc.	LendingTree

# What to keep in mind as you review your score

Review the educational content companies provide along with the credit score

This can help you to better understand your score. Educational content could include explanations of factors affecting the score, frequently asked questions, and a visual credit score display meter. In addition, some companies also show the historical trend of your credit score.

**BE CREDIT SMART:**  
Paying loans on time and staying well below your credit limit helps you get and keep good credit scores.

## Keep in mind there is no one credit score

There are many credit scores available to you as well as to lenders. Any credit score depends on the:

- Data from a credit reporting company (Equifax, TransUnion, Experian, and others) used to calculate it
- Scoring model used (companies often create multiple versions of their models and update them frequently)
- Type of loan product
- Day it was calculated

The initial credit score you obtain from a company may or may not be different from the one that company, and other businesses, later use to make credit decisions about you. Check out this [illustration](#) to learn more about the different credit scores you have and where they come from.

#### BE CREDIT SMART:

At any given point in time, lenders are probably looking at slightly different scores than the ones you see.

## How to manage your credit

The Bureau has information on credit reports and scores that can help you make informed decisions to serve your financial and life goals. Read our brochures on:

- [Understanding your credit scores](#)
- [Checking your credit reports](#)
- [Rebuilding your credit](#)

You can visit [Ask CFPB](#) if you have additional questions about credit scores and credit reports.

We encourage you to review your credit reports from Equifax, TransUnion, and Experian, which you can do at no cost, once a year for each company. Go to [annualcreditreport.com](#) or call 877-322-8228 to view your free credit reports. We also have a [checklist](#) you can use as you review your credit reports to help you check for errors.

Visit our [blog](#) for additional tips about credit reports and scores. If you need to dispute errors you find on your reports, visit [Ask CFPB](#) 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 the Bureau at [consumerfinance.gov/complaint](#) or by phone at 855-411-2372.

For a summary list of the educational resources on credit scores and credit reports the Bureau has published, see Appendix B.

#### BE CREDIT SMART:

By requesting the three reports at the same time, you can determine whether any of your files have errors.

By requesting the reports separately, you can monitor your credit files more frequently throughout the year.

# Why is the CFPB releasing these lists?

We want to raise awareness of how consumers can access and use their credit scores to help manage their financial lives. In October 2016, [we reached out to companies](#) that offer their customers free access to one of their credit scores by publishing a notice that was available on the Federal Register's public website.<sup>4</sup> A first list was published in March 2017, based on voluntary responses to that notice.

The Bureau has updated this list after publishing a second notice for comments in November 2017, also available on the Federal Register's public website.<sup>5</sup> The updated lists in this document are based on voluntary responses to this second notice.<sup>6</sup>

We do not guarantee the accuracy of third-party information or endorse any company listed. There may be other resources that also serve your needs. Companies such as FICO, VantageScore, and others also maintain and publish lists of companies that offer consumers free access to credit scores.

## Criteria we used to update these public lists

The organizations included on these lists responded to a notice available on the Federal Register's public website, stating that they:

- Offer or provide a consumer financial product or service;
- Offer existing customers (at least some, but not necessarily all) the ability to obtain free of charge a credit score that either their 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.

Endnotes:

<sup>1</sup>This document includes links and references to third-party resources or content that consumers may find helpful. The Bureau does not control or guarantee the accuracy of this third-party information. By listing these links and references, the Bureau is not endorsing and has not vetted these third parties, the views they express, or the products or services they offer. Other entities and resources also may meet your needs.

<sup>2</sup>“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.

<sup>3</sup>[consumerfinance.gov/about-us/blog/millions-of-consumers-will-now-have-access-to-credit-scores-and-reports-through-nonprofit-counselors/](https://consumerfinance.gov/about-us/blog/millions-of-consumers-will-now-have-access-to-credit-scores-and-reports-through-nonprofit-counselors/)

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

<sup>5</sup>[federalregister.gov/documents/2017/11/13/2017-24552/notice-of-an-update-to-the-public-list-of-companies-that-offer-customers-free-access-to-a-credit](https://federalregister.gov/documents/2017/11/13/2017-24552/notice-of-an-update-to-the-public-list-of-companies-that-offer-customers-free-access-to-a-credit)

<sup>6</sup>These lists are current as of May 2018. If your company fits the criteria stated in the Federal Register Notice, and would like to be included on these lists, you may contact the Bureau at [CFPB\\_FinancialEducation@cfpb.gov](mailto:CFPB_FinancialEducation@cfpb.gov) and include “Attn: Open Credit Score List” in the subject line. Depending on the feedback received, the Bureau may update these lists.

# APPENDIX A: LINKS TO COMMENTS SUBMITTED BY ORGANIZATIONS

Organizations on these lists submitted comments to help consumers understand whether their organization offers free credit scores.

Check the comments each organization provided through the links below, or contact the company, to see who is eligible for the service and on what conditions, if any.

## CREDIT CARD ISSUERS THAT STATED THEY OFFER FREE CREDIT SCORES TO CERTAIN CUSTOMERS

Name of company	Comments submitted in response to the Federal Register Notice
1st United Credit Union	<a href="https://go.usa.gov/xQN2t">https://go.usa.gov/xQN2t</a>
American Express Travel Related Services Company, Inc.	<a href="https://go.usa.gov/xQN2z">https://go.usa.gov/xQN2z</a>
Bank of America	<a href="https://go.usa.gov/xQN2S">https://go.usa.gov/xQN2S</a>
Barclaycard	<a href="https://go.usa.gov/xQNTc">https://go.usa.gov/xQNTc</a>
Capital One	<a href="https://go.usa.gov/xQNTx">https://go.usa.gov/xQNTx</a>
Chase Bank USA, N.A.	<a href="https://go.usa.gov/xQNTa">https://go.usa.gov/xQNTa</a>
Chevron Federal Credit Union	<a href="https://go.usa.gov/xQNTTr">https://go.usa.gov/xQNTTr</a>
Citibank, N.A.	<a href="https://go.usa.gov/xQNTY">https://go.usa.gov/xQNTY</a>
CreditShop	<a href="https://go.usa.gov/xQNT4">https://go.usa.gov/xQNT4</a>
Commerce Bancshares	<a href="https://go.usa.gov/xQNT2">https://go.usa.gov/xQNT2</a>
Discover Financial Services	<a href="https://go.usa.gov/xQNTb">https://go.usa.gov/xQNTb</a>
DuPont Community Credit Union	<a href="https://go.usa.gov/xQNTj">https://go.usa.gov/xQNTj</a>
Elements Financial	<a href="https://go.usa.gov/xQNTD">https://go.usa.gov/xQNTD</a>
Fairfax County Federal Credit Union	<a href="https://go.usa.gov/xQNTW">https://go.usa.gov/xQNTW</a>
First National Bank of Omaha	<a href="https://go.usa.gov/xQNTZ">https://go.usa.gov/xQNTZ</a>
First PREMIER Bank	<a href="https://go.usa.gov/xQNTk">https://go.usa.gov/xQNTk</a>

Name of company	Comments submitted in response to the Federal Register Notice
Harvard University Employees Credit Union	<a href="https://go.usa.gov/xQNT8">https://go.usa.gov/xQNT8</a>
Huntington National Bank	<a href="https://go.usa.gov/xQNTX">https://go.usa.gov/xQNTX</a>
MassMutual Federal Credit Union	<a href="https://go.usa.gov/xQNT5">https://go.usa.gov/xQNT5</a>
Merrick Bank Corporation	<a href="https://go.usa.gov/xQNTR">https://go.usa.gov/xQNTR</a>
Navy Federal Credit Union	<a href="https://go.usa.gov/xQNTQ">https://go.usa.gov/xQNTQ</a>
NSWC Federal Credit Union	<a href="https://go.usa.gov/xQNTU">https://go.usa.gov/xQNTU</a>
Pentagon Federal Credit Union	<a href="https://go.usa.gov/xQNTP">https://go.usa.gov/xQNTP</a>
Polish & Slavic Federal Credit Union	<a href="https://go.usa.gov/xQNTm">https://go.usa.gov/xQNTm</a>
Redstone Federal Credit Union	<a href="https://go.usa.gov/xQNTV">https://go.usa.gov/xQNTV</a>
Signal Financial Federal Credit Union	<a href="https://go.usa.gov/xQNTd">https://go.usa.gov/xQNTd</a>
Space Coast Credit Union	<a href="https://go.usa.gov/xQNTf">https://go.usa.gov/xQNTf</a>
Star One Credit Union	<a href="https://go.usa.gov/xQNTG">https://go.usa.gov/xQNTG</a>
State Employees' Credit Union	<a href="https://go.usa.gov/xQNT7">https://go.usa.gov/xQNT7</a>
Synchrony Bank	<a href="https://go.usa.gov/xQNTA">https://go.usa.gov/xQNTA</a>
U.S. Bank	<a href="https://go.usa.gov/xQNTH">https://go.usa.gov/xQNTH</a>
Wells Fargo	<a href="https://go.usa.gov/xQNT6">https://go.usa.gov/xQNT6</a>

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.

COMPANIES THAT STATED THEY OFFER FREE CREDIT SCORES TO CUSTOMERS USING SOME OF THEIR OTHER FINANCIAL PRODUCTS BESIDES CREDIT CARDS

Name of company	Comments submitted in response to the Federal Register Notice
1st United Credit Union	<a href="https://go.usa.gov/xQNTM">https://go.usa.gov/xQNTM</a>
Capital One	<a href="https://go.usa.gov/xQNTe">https://go.usa.gov/xQNTe</a>
Chase Bank USA, N.A.	<a href="https://go.usa.gov/xQNTt">https://go.usa.gov/xQNTt</a>
CreditShop	<a href="https://go.usa.gov/xQNTS">https://go.usa.gov/xQNTS</a>
Discover Financial Services	<a href="https://go.usa.gov/xQNbq">https://go.usa.gov/xQNbq</a>
Elements Financial	<a href="https://go.usa.gov/xQNbc">https://go.usa.gov/xQNbc</a>
First National Bank of Omaha	<a href="https://go.usa.gov/xQNbx">https://go.usa.gov/xQNbx</a>
Los Angeles Police Federal Credit Union	<a href="https://go.usa.gov/xQNbC">https://go.usa.gov/xQNbC</a>
MassMutual Federal Credit Union	<a href="https://go.usa.gov/xQNbr">https://go.usa.gov/xQNbr</a>
Nationstar	<a href="https://go.usa.gov/xQNbg">https://go.usa.gov/xQNbg</a>
NSWC Federal Credit Union	<a href="https://go.usa.gov/xQNb2">https://go.usa.gov/xQNb2</a>
Pentagon Federal Credit Union	<a href="https://go.usa.gov/xQNbb">https://go.usa.gov/xQNbb</a>
Redstone Federal Credit Union	<a href="https://go.usa.gov/xQNbj">https://go.usa.gov/xQNbj</a>
Space Coast Credit Union	<a href="https://go.usa.gov/xQNbD">https://go.usa.gov/xQNbD</a>
State Employees' Credit Union	<a href="https://go.usa.gov/xQNbW">https://go.usa.gov/xQNbW</a>
U.S. Bank	<a href="https://go.usa.gov/xQNbZ">https://go.usa.gov/xQNbZ</a>
Wells Fargo	<a href="https://go.usa.gov/xQNbB">https://go.usa.gov/xQNbB</a>

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NONPROFIT CREDIT AND FINANCIAL COUNSELING PROVIDERS THAT STATED THEY OFFER FREE CREDIT SCORES TO THEIR CLIENTS

Name of company	Comments submitted in response to the Federal Register Notice
Ariva, Inc.	<a href="https://go.usa.gov/xQNbK">https://go.usa.gov/xQNbK</a>
Bend Area Habitat for Humanity	<a href="https://go.usa.gov/xQNb8">https://go.usa.gov/xQNb8</a>
Capital Good Fund	<a href="https://go.usa.gov/xQNb9">https://go.usa.gov/xQNb9</a>
Capstone Community Action Service	<a href="https://go.usa.gov/xQNbX">https://go.usa.gov/xQNbX</a>
Center for Changing Lives	<a href="https://go.usa.gov/xQNb5">https://go.usa.gov/xQNb5</a>
Consumer Credit Counseling Service of Buffalo, Inc.	<a href="https://go.usa.gov/xQNbR">https://go.usa.gov/xQNbR</a>
Consumer Credit Counseling Service of the Savannah	<a href="https://go.usa.gov/xQNbQ">https://go.usa.gov/xQNbQ</a>
Financial Pathways of the Piedmont	<a href="https://go.usa.gov/xQNbP">https://go.usa.gov/xQNbP</a>
Heartland Alliance	<a href="https://go.usa.gov/xQNbE">https://go.usa.gov/xQNbE</a>
Housing and Credit Counseling, Inc.	<a href="https://go.usa.gov/xQNbm">https://go.usa.gov/xQNbm</a>
Jamaica Plain Neighborhood Development Corporation	<a href="https://go.usa.gov/xQNby">https://go.usa.gov/xQNby</a>
Justine PETERSEN	<a href="https://go.usa.gov/xQNbV">https://go.usa.gov/xQNbV</a>
Northwest Access Fund	<a href="https://go.usa.gov/xQNbd">https://go.usa.gov/xQNbd</a>
Raphael House of San Francisco, Inc.	<a href="https://go.usa.gov/xQNbw">https://go.usa.gov/xQNbw</a>
Westminster Economic Development Initiative, Inc.	<a href="https://go.usa.gov/xQNbf">https://go.usa.gov/xQNbf</a>
Working Credit Service	<a href="https://go.usa.gov/xQNbG">https://go.usa.gov/xQNbG</a>

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.

COMPANIES THAT STATED THEY OFFER FREE CREDIT SCORES TO THE GENERAL PUBLIC

Name of company	Comments submitted in response to the Federal Register Notice <sup>7</sup>
Chase Credit Journey <sup>SM</sup>	<a href="https://go.usa.gov/xQNbA">https://go.usa.gov/xQNbA</a>
CreditWise from Capital One	<a href="https://go.usa.gov/xQNbs">https://go.usa.gov/xQNbs</a>
Credit Karma, Inc.	<a href="https://go.usa.gov/xQNbF">https://go.usa.gov/xQNbF</a>
Discover Financial Services	<a href="https://go.usa.gov/xQNbt">https://go.usa.gov/xQNbt</a>
LendingTree	<a href="https://go.usa.gov/xQNbu">https://go.usa.gov/xQNbu</a>

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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.

## APPENDIX B: EDUCATIONAL RESOURCES

The Bureau’s website has educational resources on credit scores and credit reports that practitioners can use with their clients. You can find the handouts listed below at:

[consumerfinance.gov/practitioner-resources/credit-info](https://consumerfinance.gov/practitioner-resources/credit-info)

Title	Availability
Brochure on understanding your credit scores	Available in English and Spanish
Brochure on checking your credit reports	Available in English and Spanish
Brochure on rebuilding your credit	Available in English
Graph explaining why we have different credit scores	Available in English
Brochure on how customers can set up their own rules of thumb for accessing their credit reports	Available in English
Brochure on consumers’ right to see their Specialty Credit Reports	Available in English and Spanish

### ADDITIONAL RESOURCES

Description	Link
Checklist you can use as you review your credit reports to help check for errors	<a href="https://consumerfinance.gov/credit-report-review-checklist">consumerfinance.gov/credit-report-review-checklist</a>
How to find a housing counselor near you	<a href="https://go.usa.gov/xQNH5">https://go.usa.gov/xQNH5</a>
Visit “Ask CFPB” if you have additional questions about credit scores and credit reports	<a href="https://consumerfinance.gov/ask-cfpb/category-credit-reporting/">consumerfinance.gov/ask-cfpb/category-credit-reporting/</a>
Blog with additional tips about credit reports and scores	<a href="https://consumerfinance.gov/why-credit-score-offers-not-all-same/">consumerfinance.gov/why-credit-score-offers-not-all-same/</a>
If you need to dispute errors you find on your reports, visit “Ask CFPB” to find out how	<a href="https://consumerfinance.gov/ask-cfpb/dispute-credit-report-error/">consumerfinance.gov/ask-cfpb/dispute-credit-report-error/</a>
If you are facing an issue with credit reporting, or another financial product or service, submit a complaint	<a href="https://consumerfinance.gov/complaint/">consumerfinance.gov/complaint/</a>

For additional educational resources, visit our website on credit reports and scores:

[consumerfinance.gov/consumer-tools/credit-reports-and-scores/](https://consumerfinance.gov/consumer-tools/credit-reports-and-scores/)