

Who and how to contact the major credit reporting agencies:

1. [Equifax](#), 1-800-685-1111
Fraud Hotline: 1-888-766-0008
Equifax scoring ranges from 300 - 850
2. [Experian](#), 1-888-397-3742
Fraud Hotline: 1-888-397-3742
Experian scoring ranges from 330 - 830
3. [TransUnion](#), 1-800-916-8800
Fraud Hotline: 1-800-680-7289
Trans Union scoring ranges from 501-990
4. Vantage Score is a scoring system that uses information from all three major credit bureaus. The three national credit reporting companies (CRCs), Equifax, Experian and TransUnion, joined forces to create a more advanced credit scoring solution. The result: the first VantageScore credit scoring model.

Your Vantage Score is compiled using the following characteristics:

- Payment history – Have you consistently paid your accounts in a timely manner?
- Utilization – How much of your total credit available are currently using?
- Balances – What is the total of your current and delinquent account balances?
- Depth of credit – How long is your credit history and is there a varied mix of credit types?
- Recent credit – How many recently opened credit accounts and credit inquiries do you have?
- Available credit – What is the total amount of credit that you currently have access to?