

Consumer Resources

The Credit Union Department provides information and resources on a variety of financial topics. The goal of the Department's outreach efforts is to provide consumers like you, with tools essential to make smart financial decisions, as well as practical information to operate safely in the financial marketplace.

[Credit Reporting Agencies:](#) Produce and maintain your credit report.

Equifax:

(800) 685-1111

Experian:

(888) 397-3742

TTY: (800) 972-0322

TransUnion:

(800) 888-4213

- You may request a free copy of your credit report every 12 months from each credit reporting company by visiting annualcreditreport.com or by phone at (877) 322-8228.

Other Resources

[NCUA Deposit Insurance](#) -- The NCUA's website is designed to help credit union members learn about the benefits and limitations of deposit (share) insurance and features a link to an Estimator.

[MyCreditUnion.gov](#) -- The Federal Government's website dedicated to helping credit union members understand more about their money - how to save it, invest it, and manage it to meet their personal goals.

[Federal Trade Commission](#) -- The Federal Trade Commission's website is designed to facilitate filing a complaint regarding identify theft, registering for the Do Not Call list, obtaining a free credit report, and learning what to know and do about scams.

- [Identify Theft Recovery Steps](#) -- (online only) A one-stop resource for identity theft victims. The site provides streamlined checklists and sample letters to guide you through the recovery process.

U.S. Department of Housing and Urban Development -- HUD-approved housing counselors across Texas are available at little or no cost. You may find a HUD-approved housing counselor near you by calling 800.569.4287.

Legal Assistance -- Organizations offering informational videos, free legal publications, self-help guides, legal information, and legal aid assistance to populations that may be at a disadvantage or free resource materials **can be found here**.

Information for Active Duty Military Members and their Dependents

<u>Financial Protections for Service Members Basics (FDIC)</u>	<u>Mortgage Payment Relief: Questions & Answers (HUD)</u>
<u>Service Members Civil Relief Act (SCRA)</u>	<u>What Are My Rights Under the Military Lending Act? (CFPB)</u>
<u>What Types of Loans Are Covered Under the Military Lending Act? (CFPB)</u>	<u>Complying With Recent Changes to the Military Lending Act Regulation (NCUA)</u>

Other Links

<u>Better Business Bureau</u>	<u>Safe Borrowing -- American Bar Association</u>
<u>Austin Tenants' Council</u>	<u>Freddie Mac's Tools and Resources About Home Ownership</u>
<u>Texas Tenant Advisor</u>	<u>Fannie Mae Home Path</u>
<u>Texas Veterans Land Board: Housing Assistance</u>	<u>National Legal Aid and Defender Association</u>