

**Title:**

Credit Monitoring Services - Great tool for credit repair

**Word Count:**

454

**Summary:**

A credit monitoring service is an annual membership service. This service typically gives you immediate access to your credit report from one or all 3 major credit bureaus. You will also receive access to your credit score. This could be the credit bureaus own score or possibly your FICO score. You may want to opt for a service that provides access to your FICO score. This is the score most lenders will use to determine whether to approve your application for a loan or credit card.

**Keywords:**

Credit Monitoring, Credit Repair, Identity Theft

**Article Body:**

A credit monitoring service is an annual membership service. This service typically gives you immediate access to your credit report from one or all 3 major credit bureaus. You will also receive access to your credit score. This could be the credit bureaus own score or possibly your FICO score. You may want to opt for a service that provides access to your FICO score. This is the score most lenders will use to determine whether to approve your application for a loan or credit card.

As you begin repairing your credit you will be able to monitor your credit score at periodic intervals. This will let you see if the changes you are making are having a positive effect. This can be a great benefit as you will be able to tell immediately what is working and what isn't. Some of the services even offer tools to let you see what changes will benefit you the most, such as paying off a certain credit card, before you even make such a change. This can be very beneficial in determining your strategy to repairing your credit.

By combining your credit reports from all 3 credit bureaus, you will easily be able to see the differences in your credit reports between all credit bureaus. Since each credit bureau maintains its own consumer credit database, don't be surprised to find differences on each one of your credit reports. This is why it's essential to get a copy of all 3 credit reports because you won't know which credit agency in advance that a lender might check your credit with.

Alerting is a feature that allows you to receive email notices if any major changes happen to your credit report. Most services allow you to monitor changes from all 3 credit bureaus. This can be an ideal way to detect Identity Theft. Also, if you are in the process of getting a home loan or auto loan, you will want to know ahead of time if something changes in your credit report that may hinder your approval process.

Many of the credit monitoring services even offer Identity Theft insurance. By being enrolled in their service, you entitled up to \$25,000 in damages if you are a victim of Identity Theft.

Credit Monitoring as a service then allows you access to your credit report at all 3 credit bureaus, and the ability to see the bureaus own credit score or your FICO score. Alerts can be setup to notify you of significant changes to your credit that could be Identity Theft.

Check out my <a href="http://www.clevercreditrepair.com/3bureaucreditreview.html">3 bureau credit monitoring review</a> page for a breakdown of the most popular companies offering credit monitoring services.