



Consumer Financial
Protection Bureau

Check our new list to see if your credit card offers you free access to one of your credit scores

Take a first step toward learning more about your credit history by checking your credit scores and credit reports.

By [Maria Jaramillo](#) – MAR 02, 2017

Today we [released a list](#) of several companies that told us they offer existing credit card customers free access to one of their credit scores.

Until recently, consumers couldn't easily access their credit scores and often had to pay to get them. But over the last few years, many credit card and other companies have begun to offer consumers free access to their credit scores. That's because this practice provides consumers with an important tool to help them manage their financial lives.

Does my credit card company offer a free credit score?

[Our new list](#) shows which companies stated they offer free credit scores to existing credit card customers. Check the list to see if your credit card company is listed.

If the company is on our list, check the comments they provided, or contact the company, to find out if the particular credit card that you have is eligible for the service. Make sure to also review the educational content the company provides along with the credit score to better understand the factors that affect your score. If your credit card company is not on our list, check the company's website to see if they offer free credit scores.

You might find that you have access to credit scores from more than one company. If your scores are slightly different, that's okay. Keep in mind that you don't have just one credit score—many credit scores are calculated and available to you, as well as to lenders. Your credit scores vary based on the data used to calculate them. They may differ depending on the scoring model, the source of your credit history, the type of loan product, and even the day when they were

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](#) to learn more about how credit scores are calculated. 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.

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.

Why do my credit scores matter?

Have more questions?

We have answers to common questions about credit scores and credit reports.

[Ask CFPB](#)

A [credit score](#) is a three-digit number that is based on your credit report. It reflects your use of credit and payment history, among other factors. Lenders look at one of your credit scores when you apply for a new credit card, mortgage, student loan, or other type of loan as a key factor in their decision to issue you a credit card or approve your loan application. It's important to know and monitor your credit scores because lenders and other companies use them as a measurement of your ability to pay back money you owe. The interest rate they offer you for a credit card or loan depends on the credit score that the lender is using. As a result, credit scores can impact how much you pay each month. Generally, the higher a credit score, the better the terms of that credit card or loan, and the lower the monthly payments.

Once you've checked your credit score—or scores—check your [credit reports](#) as well. The information on your credit reports forms the basis for your credit scores, so reviewing your credit reports every year is a good way to verify that your data is accurate and error-free.

Why is the CFPB releasing this list?

We wanted 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 for comments on the Federal Register's public website. 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 may also offer this service. Information provided by these companies has not been independently verified by the Bureau, and the inclusion of the companies on this list does not reflect an endorsement of them by the Bureau.