

CreditReport123.com Credit Monitoring Review

An excellent choice for credit monitoring CreditReport123.com is a [service that monitors your credit](#), but unlike many other services, you get great value for the monthly fee. Their service is easy to understand and very helpful for both monitoring your credit and using their tools to help build up your credit rating. One of the most important aspects of their service is that it is legitimate. There are so many websites claiming to monitor your credit, but many of them take your money and do little or nothing after providing you with your credit scores.

[Credit Report 123 | Powered by Identity Guard](#)

<http://www.creditreport123.com/>

What's included in your service: 3-bureau credit report with 3 scores with quarterly updates Detailed analysis showing.

More Than Just Providing Credit Reports

Keep in mind that you are allowed under federal law to get a copy of your reports from all three credit agencies free of charge. When a company offers to provide you with them, you need to look beyond this to determine the value of the service. It is here that CreditReport123 does so well. Although excellent as a simple monitoring service, they are ideal for a person attempting to rebuild their credit or simply get better credit ratings. Naturally, after you have enrolled in their program, you will have [access to your credit reports](#) from all three companies along with your credit ratings. In addition to this, you will be provided with quarterly updates; this is an ideal time frame for those trying to get their credit ratings up.

Monitor Your Credit

You will [have your credit monitored 24 hours a day](#), and the company will send you an alert when there is a change. This can be something positive or negative, so you can both protect your credit rating from inaccurate data or malicious reporting as well as monitor the good changes that will factor into a better credit rating. It takes time to build up

better credit especially when you start from a low number. When you have a monitoring system like this, you will know what things you are doing to build up your credit are more effective than others. Even younger children and high school aged kids should have their credit monitored, as discussed in the article below.

Seniors schooled on identity theft prevention

Journal Inquirer, on Thu, 09 Jul 2015 09:52:23 -0700

HEBRON — Fraud prevention and **identity protection** were hot topics Wednesday during the first of four local presentations at the Russell Mercier Senior Center. Hosted by the AARP and State Rep. Gayle J. Mulligan, R-Hebron, the presentation focused on ...

Analysis of Your Credit

This is a great tool for those building credit or repairing credit. Starting with your present credit rating, you can change various parameters that make up your rating and discover what actions are better than others. Once you get an idea of what factors are more important than others, you can implement a strategy and then determine how successful you have been with each quarterly report.

Cost of the Service

To receive everything that they offer, you will pay a monthly fee of \$16.99. For this price you will be receiving much more than simple monitoring of your credit report. If this is all you want, then the service is okay, but if you are [trying to rebuild credit](#) or get higher credit ratings, then this service is perfect for you. If you want to try their service for a month to see if it is right for you, there is a low \$3 fee. Many companies offer a free trial, so this is the only downside to other services compared to other similar services.