

# GET YOUR CREDIT REPORTS FOR FREE

Step-by-Step Guide



# 3 Step Process

- 1. Get all 3 of your credit reports** (Experian, Equifax, and TransUnion)
- 2. Review them**
- 3. If you find errors, call Atlas Consumer Law**

**630-575-8181**



# Obtain Your Credit Reports

1. Go to <http://www.annualcreditreport.com/>

- Make sure not to do an Internet search. An internet search will result in paid advertisements with multiple site claiming they are free but are not.

This is the site you should see

**AnnualCreditReport.com**  
The only source for your free credit reports. Authorized by Federal law.

Home All about credit reports **Request yours now!** What to look for Protect your identity Frequently asked questions Contact us

Spot identity theft early.  
Review your credit reports.

Suspicious activity or accounts you don't recognize can be signs of identity theft. Review your credit reports to catch problems early.

Learn more about Identity Theft

PAUSE SPOT IDENTITY THEFT GOOD CREDIT DON'T BE FOOLED MORE THAN A SCORE NOT LIKE THE OTHERS

**Your credit reports matter.**

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

**FREE Credit Reports. Federal law allows you to:**

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

Request your free credit reports

BROUGHT TO YOU BY

experian.

TransUnion<sup>tu</sup>

**EQUIFAX**

# Start here

1. Click on the “Request your free credit reports” button at the bottom left of the site.

2. Click on the “Request your credit reports” button

**AnnualCreditReport.com**  
The only source for your free credit reports. Authorized by Federal law.

Home All about credit reports **Request yours now!** What to look for Protect your identity Frequently asked questions Contact us

You've found your dream house. Are your credit reports ready?

People with good credit should check their credit reports too. Regular checks ensure the information stays accurate. Your good credit will be ready when you need it.

[Learn what to look for](#)

PAUSE || SPOT IDENTITY THEFT **GOOD CREDIT** DON'T BE FOOLED MORE THAN A SCORE NOT LIKE THE OTHERS

#### Your credit reports matter.

- Credit reports may affect your mortgage rates, credit card approvals, apartment requests, or even your job application.
- Reviewing credit reports helps you catch signs of identity theft early.

[Request your free credit reports](#)

#### FREE Credit Reports. Federal law allows you to:

- Get a free copy of your credit report every 12 months from each credit reporting company.
- Ensure that the information on all of your credit reports is correct and up to date.

#### BROUGHT TO YOU BY



**AnnualCreditReport.com**  
The only source for your free credit reports. Authorized by Federal law.

Home All about credit reports **Request yours now!** What to look for Protect your identity Frequently asked questions Contact us

### 3 steps to your free credit reports

You repeat this step for each credit report

1 Fill out a form

2 Pick the reports you want

3 Request and Review your reports online

Fill out one form to request one, two, or three credit reports

Request your credit reports from Equifax, Experian or TransUnion.

Before you get your credit reports, you will answer a few more questions. These questions are meant to be hard. You may even need your records to answer them. They are used to ensure that nobody but you can get your credit information.

If you can, print your credit reports so you can look at them later.

[Request your credit reports](#)



Your free annual credit report does not include credit scores.

Monitoring your credit reports regularly is an important part of being in control of your credit. Monitoring matters, identity theft and ways to improve your credit score on AnnualCreditReport.com

[What to look for](#)

# Fill out the form

3. Fill out the form as accurately as possible.
4. Type the captcha security code or listen to the audio clip (this is to verify that you are not an internet bot)
5. Click next

1 Fill out a form    2 Pick the reports you want    3 Request and Review your reports online

Legal Name

\* First

Middle initial

\* Last

Suffix

\* Birthday

\* Social Security Number

\* Verify Social Security Number

Display Social Security Number

Current U.S. Address

This site provides credit information only for U.S. credit files. To request your report, you must list U.S. addresses in the address section of this form. If you give your foreign address, the credit reporting companies will not be able to find your information.

\* Address

Address

\* City

\* State

\* Zip  -

\* Have you lived at this address for 2 years or more?  Yes  No

Previous U.S. Address

If you have lived at the address above for less than 2 years, enter your previous address.

\* Address


Address

\* City

\* State

\* Zip  -

Captcha Security:

 Type the characters you see in the picture.  
\* Characters are case sensitive.

If you can't see the characters, [use audio CAPTCHA Security](#).

Why do I need to type characters from a picture?  
This helps us confirm that a person, not a computer, is sending the form. When a people program computer is to try to get personal information like a credit report, it can mean that they are also trying to steal your identity.  
If you are having problems using the CAPTCHA Security feature on this page, try using [audio CAPTCHA Security](#).

JavaScript to be enabled on your browser.

**CLICK HERE**

# Select all 3

6. Click on all 3 check boxes to receive all 3 of your credit reports and click next



Request 1, 2, or 3 reports

- TransUnion
- EQUIFAX
- experian.

Next

CLICK HERE

#### COMMON QUESTION:

Should you order all three reports now or spread them out over time?

The answer depends on you. If you are thinking about buying something big soon - a new car or even a home - you may want to get all of your credit reports now. That way you can correct any mistakes on all of them right away.

If you are not planning a big purchase, requesting them over time might be a better choice. When you spread them out, watch for expected changes or suspicious activity throughout the year.

Whichever strategy you choose, mark your calendar so you know when you can request your next free credit report.

7. Verify your information and click CONTINUE



Welcome, **Your Name**

YOUR PROGRESS

0%

Step 1 of 3  
Welcome

Please review the following information, then click **Continue**.

**Thank you for selecting TransUnion for your FREE Personal Credit Report.**

- Your credit report is just moments away.
- To protect your privacy, we'll ask you a few questions to verify your identity.
- To complete the next section, you may need to refer to information including, but not limited to, your credit cards, loans and mortgages. Please have any statements or documents available.
- Please make sure you have the ability to print if you would like to retain your credit report.

**To receive your free credit report online, you must complete the identity verification process. If you don't wish to complete the process online or you can't complete it online, you may obtain your free credit report by [phone or mail](#). You can only go through the online identity verification process once per year.**

**Upon viewing your report online, we strongly recommend that you print or save it before you close the window and leave the site as it will only be available to you during this session with TransUnion.**

PLEASE NOTE: Before continuing, you'll need to verify that the information displayed below is accurate. To make changes, please visit [www.annualcreditreport.com](http://www.annualcreditreport.com).



#### INFORMATION YOU HAVE PROVIDED

Name	<b>Your Name</b>	SSN	<b>Your SSN</b>
Date of Birth	<b>Your DOB</b>	Current Address	<b>Your Address</b>

CONTINUE

# TransUnion Credit Report

8. You will be asked to verify information. Answer the questions and click “NEXT”.

9. Once your identity has been verified, click “Save as PDF”. Save the file to your computer.

**Confirm Identity**

YOUR PROGRESS  
75%  
Step 3 of 3  
Confirm Your Identity

Please verify your identity by answering the questions listed below. When you're finished, click **Next**.  
If you are unable to view the content below, please disable your browser's pop-up blocker.

**We need to ensure you are really Luis.**  
We protect your privacy by ensuring that your credit report can only be viewed by YOU.

From the following list, select one of your current or previous employers.

Which of these street names are you associated with?

In 2015, what county did you live in?

**NEXT >>**

## Personal Credit Report for **Your Name**

August 7, 2017  
Source: TransUnion

[Found an inaccuracy?](#)  
[Click to learn about correcting.](#)

### Would you like to add your TransUnion® Credit Score?

**YES, I'D LIKE TO SEE MY SCORE** ↻

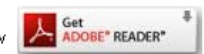
#### [Offer details](#)

For your convenience, we will use the personal data you entered when you requested your report.

 [Print report](#)  
*(Please select the 'Fit to Page' option before printing)*

 [Save as PDF](#)

**We recommend that you print or save this page.** Closing this window will end the free credit report request process and you will be unable to return for a year.

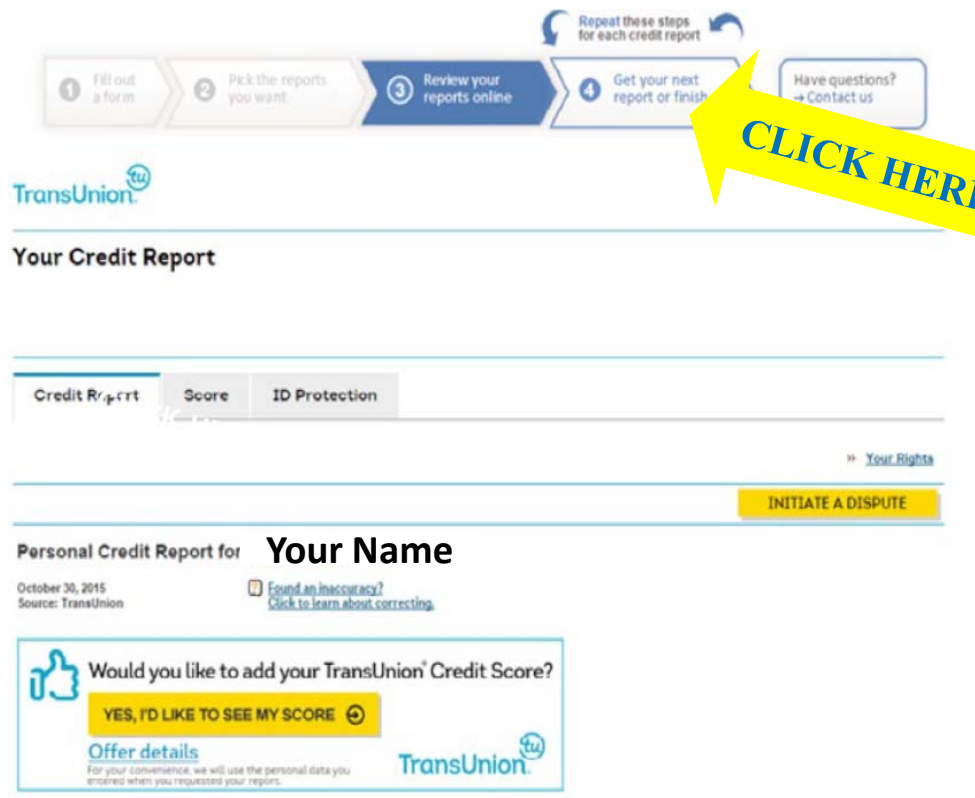


 [>> I want my Credit Score](#)

\* For your convenience we will use the data you supplied to us in the order process.

# Time for the next report

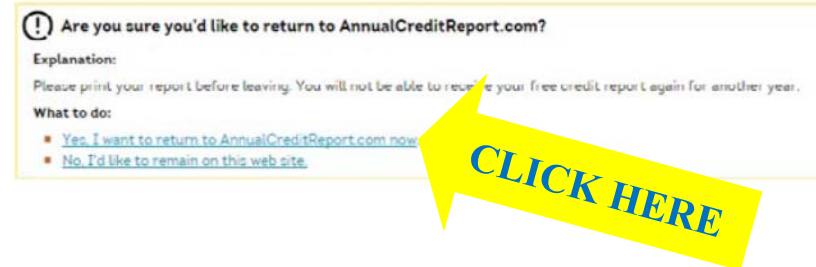
10. Click on “Get your next report or finish” on the top right of the webpage.



The screenshot shows the TransUnion website interface. At the top, a progress bar has four steps: 1. Fill out a form, 2. Pick the reports you want, 3. Review your reports online, and 4. Get your next report or finish. A yellow arrow points to step 4. Below the progress bar is the TransUnion logo and the heading "Your Credit Report". There are three tabs: "Credit Report", "Score", and "ID Protection". A yellow button labeled "INITIATE A DISPUTE" is visible. Below this is a section for "Personal Credit Report for Your Name" dated October 30, 2015, with a source of TransUnion. A yellow box at the bottom asks "Would you like to add your TransUnion Credit Score?" with a yellow button that says "YES, I'D LIKE TO SEE MY SCORE".

11. You will see a warning, making sure you have printed or saved your copy. Click “Yes, I want to return to AnnualCreditReport.com now”.

Return to AnnualCreditReport.com



The screenshot shows a warning dialog box with a yellow background. It contains the following text: "Are you sure you'd like to return to AnnualCreditReport.com?", "Explanation: Please print your report before leaving. You will not be able to receive your free credit report again for another year.", and "What to do:" followed by two radio button options: "Yes, I want to return to AnnualCreditReport.com now" and "No, I'd like to remain on this web site." A yellow arrow points to the "Yes" option.



# Equifax

12. Click on “Get your next credit report” to obtain your Equifax credit report.

13. Input the last four digits of your social security number and click “Click to Continue”.

Proceed to the next report you have requested



Get your next credit report >

CLICK HERE

The screenshot shows a web interface for requesting a credit report. At the top, there is a progress bar with three steps: 'Get Started' (highlighted in orange), 'Verify', and 'View Report'. Below the progress bar, the heading reads 'Your Free Equifax Credit Report in 3 Easy Steps'. A paragraph of text explains that personal data security is important and that the last four digits of the user's Social Security Number are needed for validation. Below this text is a form field labeled 'Enter your last four digits of your SSN:' with the number '1234' entered. A red button labeled 'Click to Continue' is positioned below the form field. A yellow arrow points to this button with the text 'CLICK HERE'. At the bottom of the page, there is a grey box containing a 'PLEASE NOTE' warning: 'After selecting the button above, DO NOT SELECT THE \*STOP, BACK, REFRESH, OR RELOAD\* buttons in your internet browser. Any of these actions could result in the termination of your request.'

CLICK HERE

# Equifax Verification

14. Click on “Get your next credit report” to obtain your Equifax credit report.

15. Input the last four digits of your social security number and click “Click to Continue”.

## Your Verification

Now we just need to make sure that you are really you. These questions are based on information in your file, and only you should know the answers to them.

Your credit file indicates you may have a mortgage loan, opened in or around January 2010. Who is the credit provider for this account?

What is the total monthly payment for the above-referenced account?

Your credit file indicates you may have a retail card, opened in or around March 2014. Who is the credit provider for this account?


## Your Free Equifax Credit File

Thank you for your order. Your transaction code is 01-012116 . Please make a note of this number or [print this page](#); the transaction code will serve as a record of your order.

Your free annual credit report is now available for printing or viewing. Please print your report now as it will only be available for you to review and print during this session with Equifax.



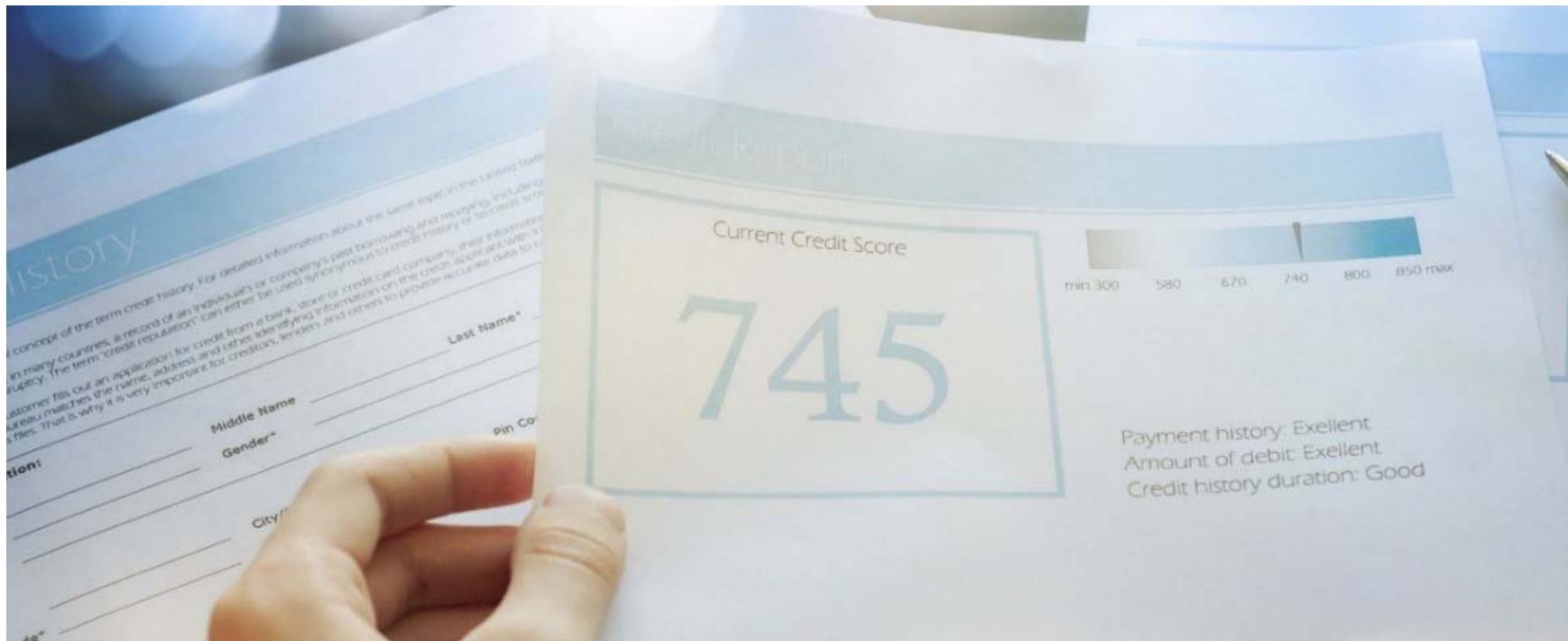
# Save Equifax

16. Click “Save as PDF” at the upper right hand side of the webpage. Save file to your computer.

The screenshot shows the Equifax Credit Report website interface. At the top, there are three navigation buttons: "Get Started", "Verify", and "View Report" (which is highlighted in orange and has a checkmark). Below this is the main header "Equifax Credit Report™" with a "Back" link on the left and "Print This Page" and "Save as PDF" links on the right. A left sidebar contains a menu with the following items: "Credit Summary", "Accounts", "Inquiries", "Negative Information", "Personal Information", and "Dispute File Information". The main content area displays "Equifax Credit Report™ for Your Name" with a "Print Report" button. Below this, it shows "As of: Date", "Available until: 11/29/2015 - Report Does Not Update", and "Confirmation #:". A box on the right contains a pencil icon and the text "Correct errors in your Credit Report" and "Initiate Online Dispute". At the bottom, there is a red circular icon with "??", a promotional message: "Did you know that your free annual credit report does not include your credit score? Know where you stand by getting your credit score today. Order your Equifax Credit Score™ with this credit report for only \$7.95", a "Buy Credit Score Now" button, and the "EQUIFAX" logo.

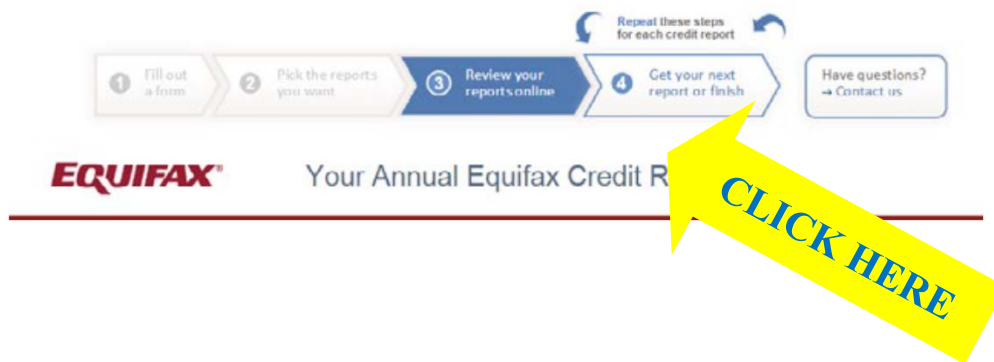
# You are almost done!

Don't worry, you are more than half way towards getting your three credit reports.



# Next up, Experian

17. Click on “Get your next credit report” to obtain your Experian credit report.



18. You should see a message asking you select your next step. Click the third option “Obtain additional Disclosure File(s)”



# Experian Credit Report

19. Click “Get your next report or finish” to obtain your Experian credit report.

20. Input the last four digits of your social security number and click “Submit”.

Proceed to the next report you have requested



Get your next credit report >

CLICK HERE



## Personal Credit Report

We care about the security of your data. Please enter the last four digits of your Social Security number to validate your request.

Last four digits of Social Security Number:

After selecting the "SUBMIT" button, do not select the "STOP," "BACK," "REFRESH," or "RELOAD" buttons on your browser. Any of these actions could result in the termination of your request.

SUBMIT

CLICK HERE

# Experian Verification

21. You will see an order summary with a \$0.00 total. Click “Submit” to continue.



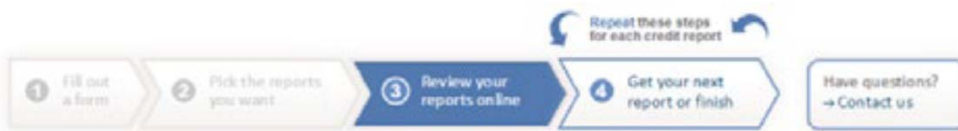
22. Answer questions to verify your identity and click “Continue”.

A screenshot of the Experian Identity Verification page. The progress bar at the top shows three steps: 1 Start, 2 Order Summary, and 3 Verification (highlighted). The heading is "Identity Verification". Below the heading, there is a paragraph of instructions: "Please verify your identity by answering the questions below. The information is collected and evaluated as a security measure to ensure that only you are able to access your online report." There are four numbered questions, each with a list of radio button options. A "CONTINUE" button is located at the bottom right of the page. A yellow arrow points from the "CONTINUE" button towards the left side of the slide.

# Save your Experian credit report

25. Click on “Print Report”. You can choose to Save as PDF after you click on Print Report. If your computer does not have the option to save as a PDF, you can simply print.

26. Congratulation, now you have all three reports!





# Final steps

Review all 3 credit reports.

If you see any errors. Call us right away.

Not sure if you have errors? Call us right away.

**(630) 575-8181**

Want us to call you? Fill out a contact form on our website.

**<http://www.atlasconsumerlaw.com>**



# Are debt collectors calling you?

Did you know, under the TELEPHONE CONSUMER PROTECTION ACT (TCPA), companies, can not keep calling your cellphone if you have asked them to stop.

If they do, you can be awarded \$500-\$1500 for each call that is in violation of the TCPA.

Call us for more information, **(630) 575-8181**.

