

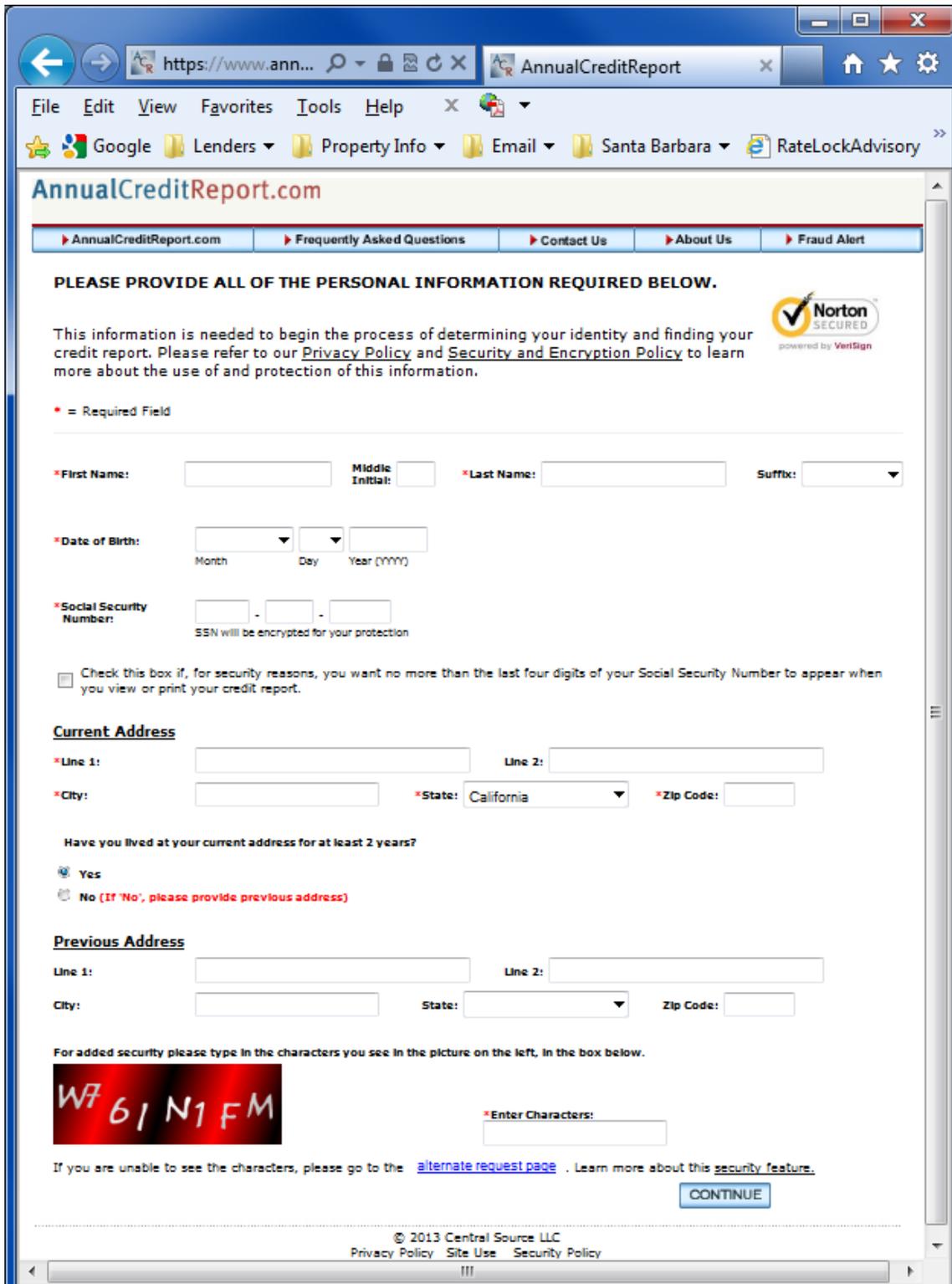
1. This is the **HOME** page for AnnualCreditReport.com

On this page you will use the pull-down list to select the **State** you are in. Then select the **Request Report** button.



The screenshot shows the AnnualCreditReport.com homepage. The browser address bar displays <https://www.annualcreditreport.com/>. The page has a blue header with the site name and a navigation menu with links for AnnualCreditReport.com, Frequently Asked Questions, Contact Us, About Us, and Fraud Alert. The main content area features a large blue box with the text: "Request your free annual credit report. It's QUICK, EASY and SECURE." Below this is a "START HERE to view and print your credit report now." section with a "Select Your State" dropdown menu and a red "Request Report" button. To the right, a sidebar titled "What is AnnualCreditReport.com?" explains that the site allows users to request a free credit file disclosure (credit report) from Equifax, Experian, and TransUnion. It also states that the site is the official place to help consumers obtain their free credit report and that it guards user privacy. At the bottom, there is a section for sponsors: Experian, Equifax, and TransUnion. The footer contains copyright information for Central Source LLC and links to Privacy Policy, Site Use, and Security Policy. The browser's status bar shows a zoom level of 100%.

2. On this page you will put some identifying information about yourself in several fields. If you haven't been at your current home address for at least 2 years, you will need to put in your previous address. After that, you'll need to complete the "Captcha" security feature at the bottom of the page, wherein you type the characters you see in the provided picture, into the last field, and then click 



AnnualCreditReport.com

AnnualCreditReport.com | Frequently Asked Questions | Contact Us | About Us | Fraud Alert

PLEASE PROVIDE ALL OF THE PERSONAL INFORMATION REQUIRED BELOW.

This information is needed to begin the process of determining your identity and finding your credit report. Please refer to our [Privacy Policy](#) and [Security and Encryption Policy](#) to learn more about the use of and protection of this information.

 powered by VeriSign

* = Required Field

*First Name: Middle Initial: *Last Name: Suffix:

*Date of Birth: / /
Month Day Year (YYYY)

*Social Security Number: - -
SSN will be encrypted for your protection

Check this box if, for security reasons, you want no more than the last four digits of your Social Security Number to appear when you view or print your credit report.

Current Address

*Line 1: Line 2:

*City: *State: California *Zip Code:

Have you lived at your current address for at least 2 years?

Yes
 No (If "No", please provide previous address)

Previous Address

Line 1: Line 2:

City: State: Zip Code:

For added security please type in the characters you see in the picture on the left, in the box below.



*Enter Characters:

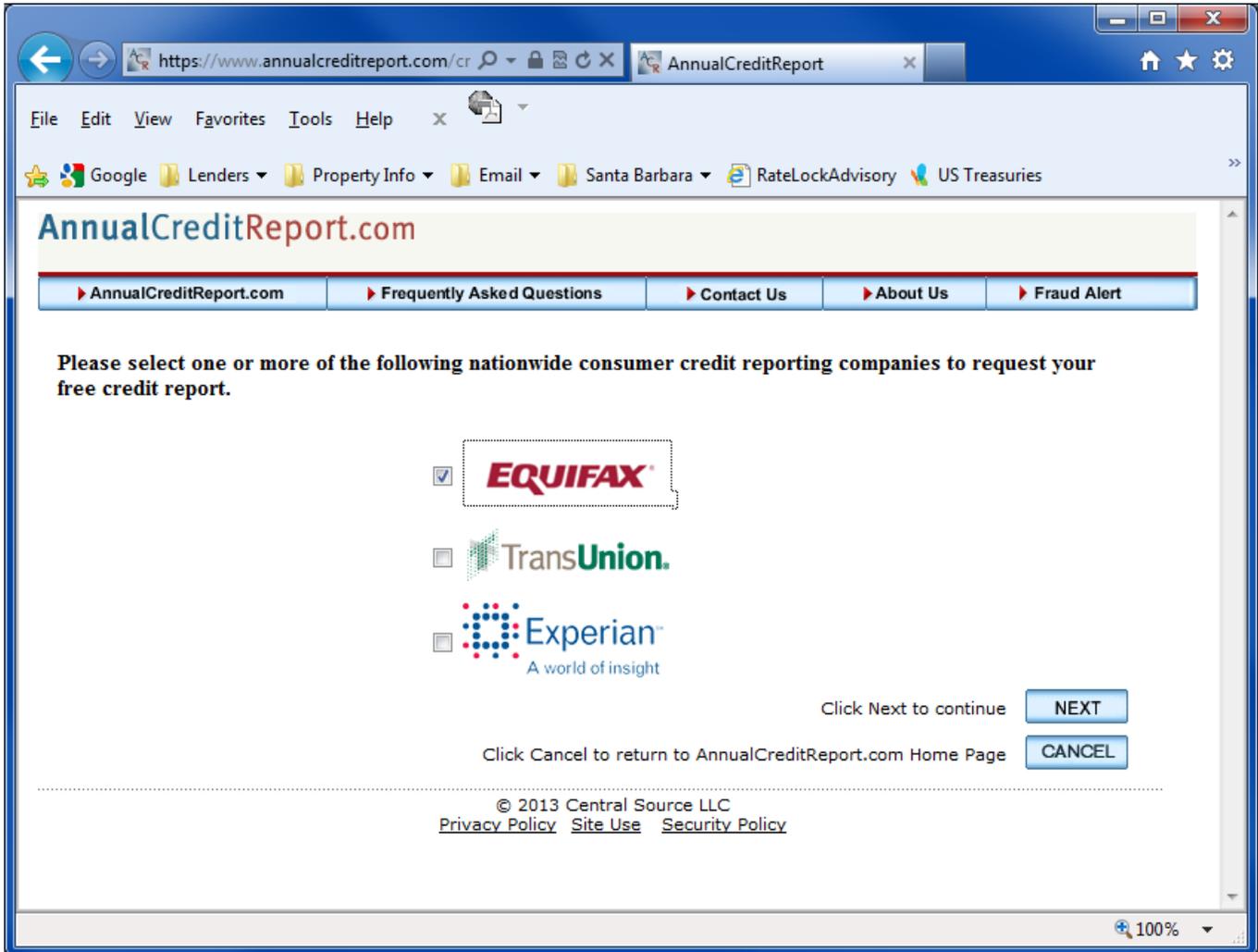
If you are unable to see the characters, please go to the [alternate request page](#). Learn more about this [security feature](#).



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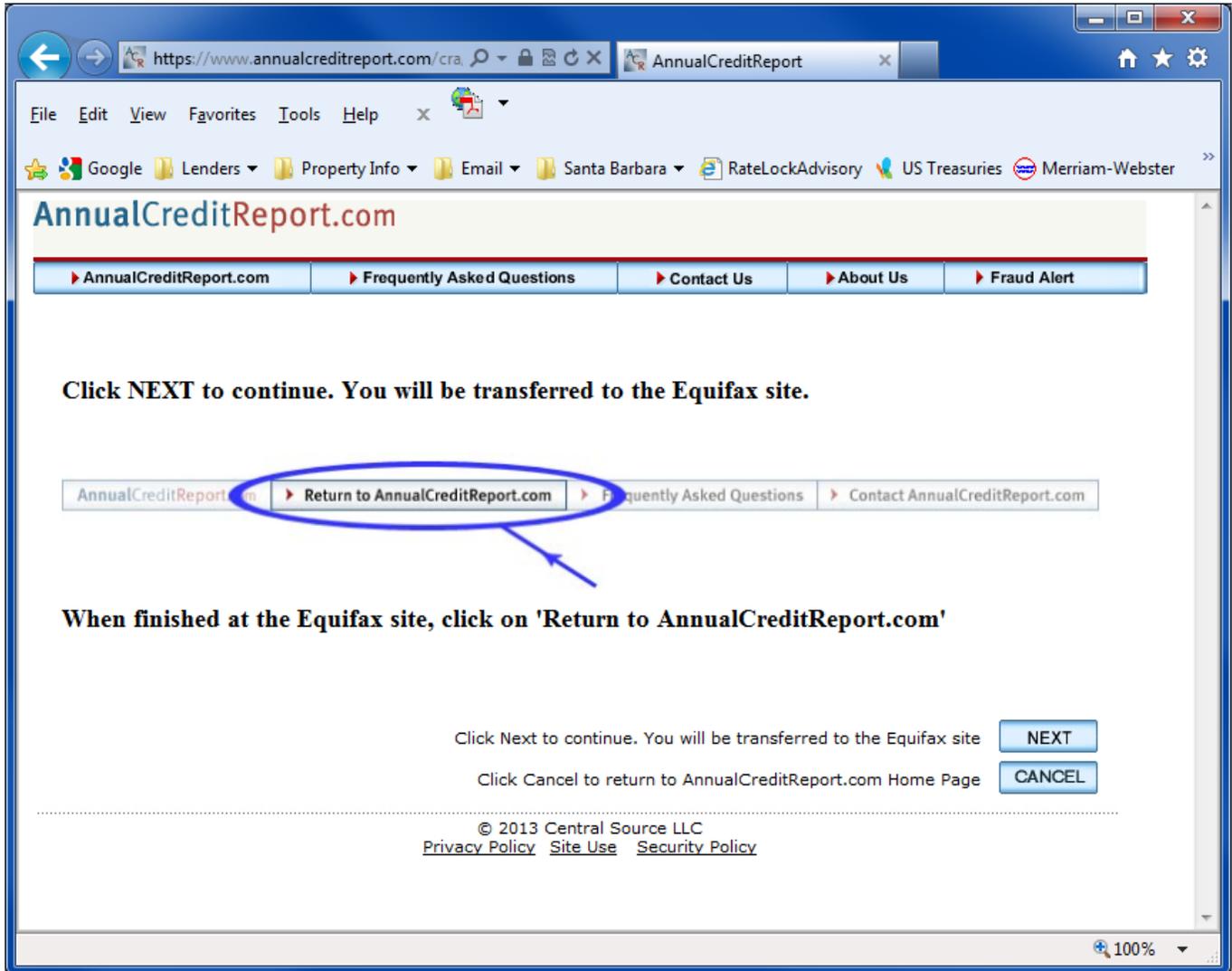
3. On this page, you pick one, two, or all three credit reporting agencies (bureaus) that you want to pull your credit from. You can see that I've chosen to go to Equifax only. I'll check TransUnion in 4 months, and in 8 months I'll check Experian. Doing this on a rotating schedule allows you to **monitor** your credit for **free**, on a somewhat continuous basis.

Once you have made your choice(s), click  to continue.



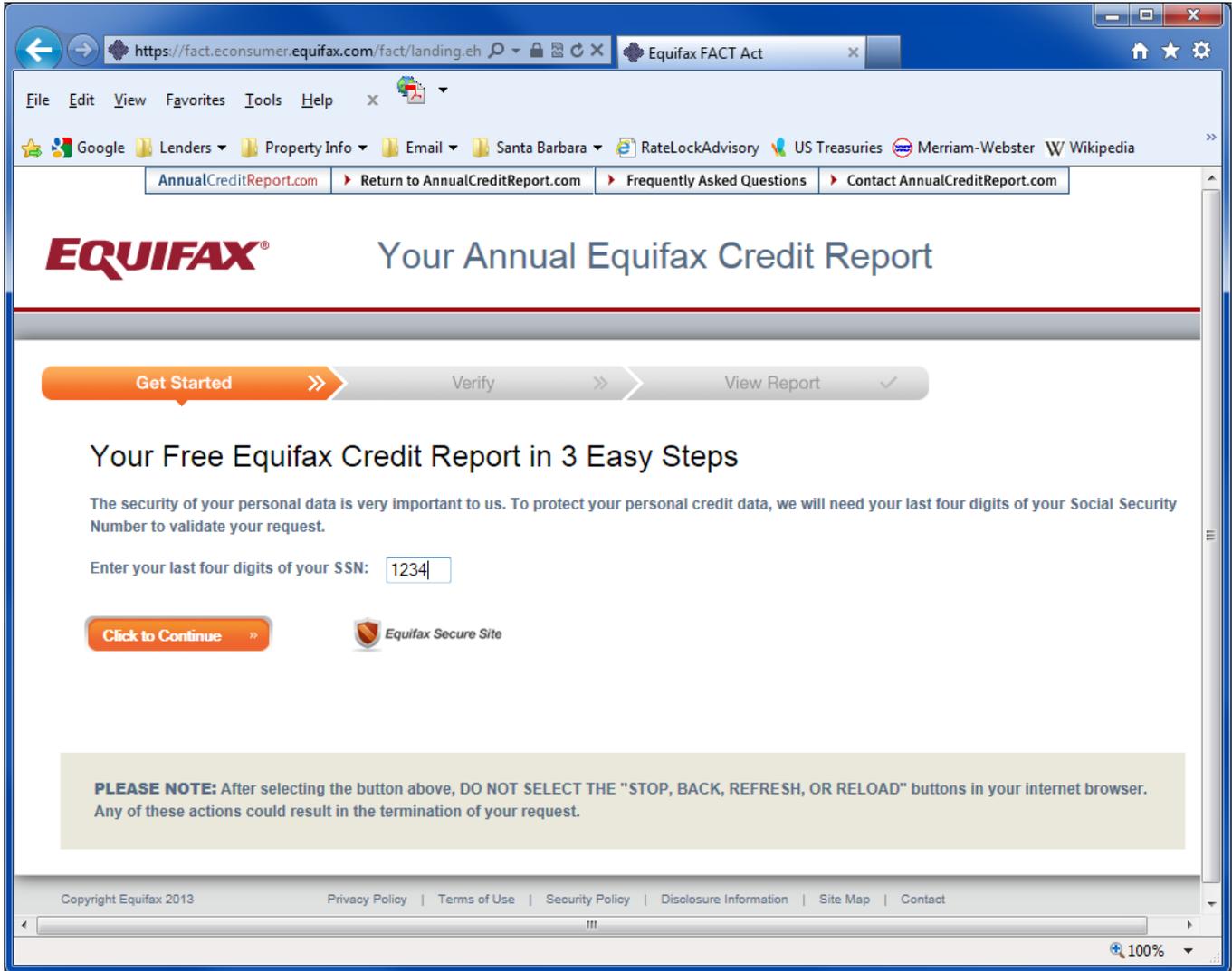
4. This page is just informational. It is telling you that it is transferring you to the site of the credit agency you first selected, and that once you are done getting your credit report from the first credit agency, you must click on the "Return to AnnualCreditReport.com" link button at the top of the page, to go **back** to the home portal/page to access the report from the next credit reporting agency you selected (if any).

Click to continue



5. In this case, you have been now re-directed to **Equifax's** website, but as you can see, there are still navigation buttons across the top so you can return to the Annual Credit Report web portal/page.

On this page Equifax is asking you to confirm the last four digits of your Social Security Number. Click to Continue when you are done.



The screenshot shows a web browser window with the URL <https://fact.econsumer.equifax.com/fact/landing.eh>. The page title is "Equifax FACT Act". The browser's address bar shows the URL. The page content includes the Equifax logo, the heading "Your Annual Equifax Credit Report", and a progress bar with three steps: "Get Started" (active), "Verify", and "View Report". Below the progress bar, the text reads "Your Free Equifax Credit Report in 3 Easy Steps". A message states: "The security of your personal data is very important to us. To protect your personal credit data, we will need your last four digits of your Social Security Number to validate your request." A form field labeled "Enter your last four digits of your SSN:" contains the number "1234". Below the form is a "Click to Continue" button and an "Equifax Secure Site" logo. A "PLEASE NOTE" box contains the text: "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." The footer includes "Copyright Equifax 2013" and links for "Privacy Policy", "Terms of Use", "Security Policy", "Disclosure Information", "Site Map", and "Contact". The browser's status bar shows "100%" zoom.

6. On this page Equifax is asking for some personal credit information that hopefully only you would know. They use this as an additional means to **authenticate** that you are who you say you are.

To assure that your credit file is disclosed only to you, the consumer credit reporting companies will authenticate your identity utilizing the personal identification information you provide on this site, including, your Social Security number, and then require that you answer certain questions. For your protection, if your identity cannot be authenticated for online delivery of your credit report based on these multiple choice questions, you will receive further instructions on how to request your report for delivery by the U.S. Postal Service.

Take your time to answer the questions correctly. There are sometimes trick questions.

The screenshot shows a web browser window displaying the Equifax website. The address bar shows the URL <https://fact.econsumer.equifax.com>. The page title is "Your Annual Equifax Credit Report". The navigation bar includes "Get Started", "Verify" (highlighted in orange), and "View Report".

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 July 2011. Who is the credit provider for this account?

- BENEFICIAL MORTGAGE
- CITIMORTGAGE
- KNUTSON MORTGAGE
- QUALITY MORTGAGE
- NONE OF THE ABOVE

What is your total scheduled monthly payment for the above-referenced mortgage?

- \$2,475 - \$2,574
- \$2,575 - \$2,674
- \$2,675 - \$2,774
- \$2,775 - \$2,874
- NONE OF THE ABOVE

On which of the following streets have you lived?

- ADA
- ADAMS
- ALMOND
- AVENUE 88
- NONE OF THE ABOVE

In which of the following cities have you lived?

- ARMONA
- COALINGA
- OAK VIEW
- TERRA BELLA
- NONE OF THE ABOVE

[Click to Continue](#)

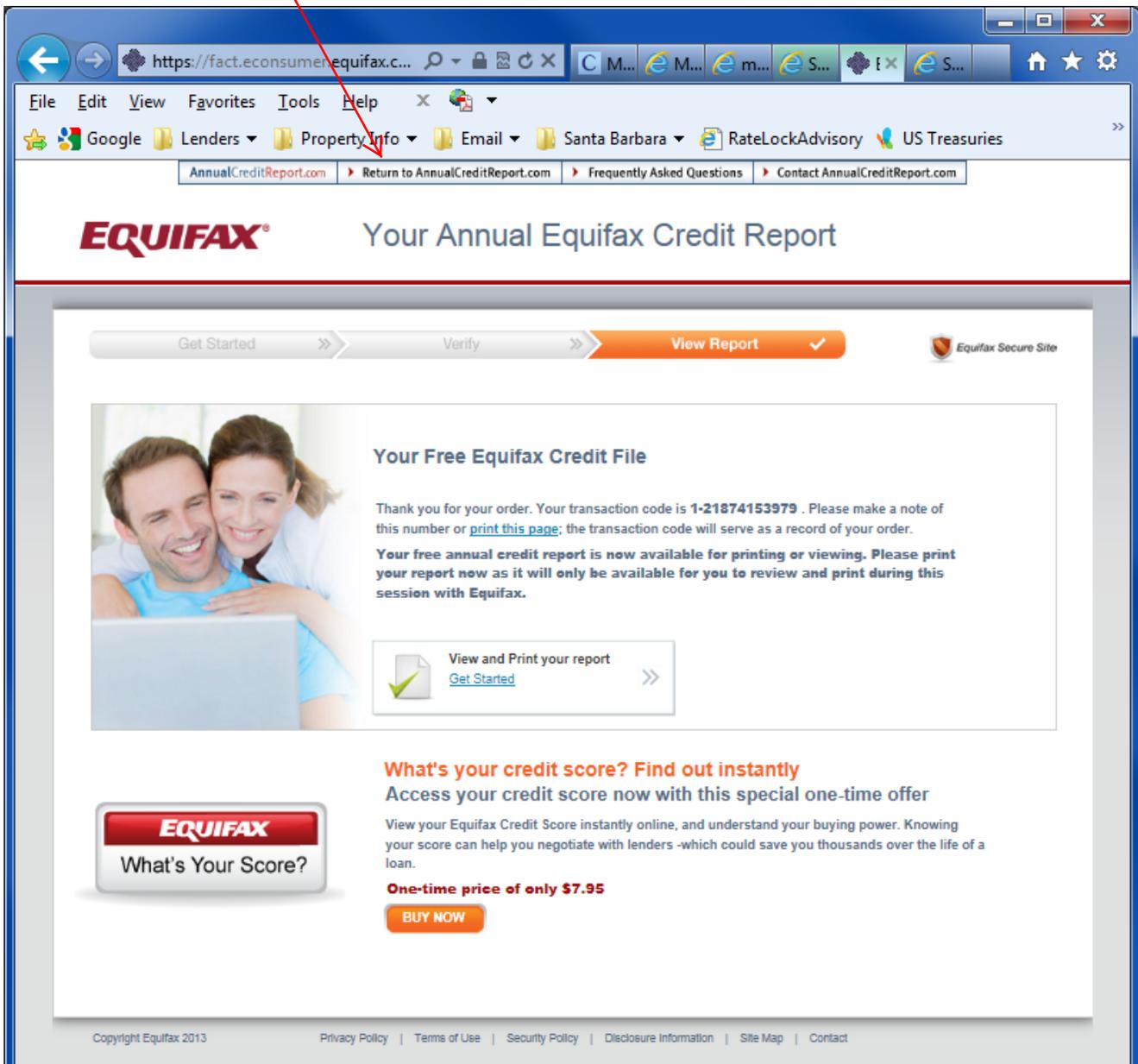
PLEASE NOTE: After selecting the button above, DO NOT SELECT THE "STOP, BACK, REFRESH, OR RELOAD" buttons in your internet browser. Any of these actions could result in the termination of your request.

7. This screen is showing that you were successful in answering the **Authentication** questions, and that your credit report is now available to you for online delivery. In the center of the page is a link to view a PDF of your report. You will want to **save** a copy of this PDF report to your computer for future reference.



The site is also giving you an option to purchase your credit score, which you are welcome to ignore—there is no obligation to purchase your score. They are unable to sell you your FICO score here, so I don't recommend purchasing the scores that are offered here.

Once you are done viewing and saving a copy of your credit report, you can return back to Annual Credit Report by clicking on the link at the top, to pull reports from the other agencies, or you can stop and come back to that later.



The screenshot shows a web browser window displaying the Equifax website. The address bar shows the URL <https://fact.econsumer.equifax.c...>. The browser's menu bar includes File, Edit, View, Favorites, Tools, and Help. The browser's toolbar shows various icons and a search bar. The website's navigation bar includes links for AnnualCreditReport.com, Return to AnnualCreditReport.com, Frequently Asked Questions, and Contact AnnualCreditReport.com. The main heading is "EQUIFAX® Your Annual Equifax Credit Report". Below the heading is a progress bar with three steps: "Get Started", "Verify", and "View Report" (which is highlighted in orange and has a checkmark). To the right of the progress bar is the "Equifax Secure Site" logo. The main content area features a photograph of a smiling couple looking at a laptop. Below the photo is the heading "Your Free Equifax Credit File" and a message: "Thank you for your order. Your transaction code is 1-21874153979. 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." Below this message is a button with a document icon and the text "View and Print your report" and "Get Started" with a right-pointing arrow. At the bottom of the page, there is a promotion for "What's your credit score? Find out instantly" with the text "Access your credit score now with this special one-time offer" and "View your Equifax Credit Score instantly online, and understand your buying power. Knowing your score can help you negotiate with lenders -which could save you thousands over the life of a loan." Below this is the "One-time price of only \$7.95" and a "BUY NOW" button. The footer of the page includes "Copyright Equifax 2013" and links for Privacy Policy, Terms of Use, Security Policy, Disclosure Information, Site Map, and Contact.