

## STEPS TO PULL YOUR ONLINE CREDIT REPORTS

If you follow these instructions carefully, you'll be able to obtain you report online.

1. Go to **www.annualcreditreport.com**. This is the only site that offers free credit reports.
2. **Click on the red Request Your Free Credit Reports** button until you get to the personal information form.
3. Enter in all the requested information. For your "current address", use your current address unless there was a very recent move, in which case use the last address where you received mail. If you have lived at the current address for less than two years, also include your previous address. At the bottom of the page, enter in the alphanumeric code (it's not case sensitive) and **click Continue**.
4. Select the credit report(s) you want to access, then **click Next**.
5. The site will confirm which report(s) you've selected and alert you that you'll be transferred to that site. **Click Next**.
6. Depending on which credit report you're downloading, the next screen might ask you to confirm that all the information you entered previously is accurate. If it is, **click Continue**.
7. The next screen will have a series of questions about you to verify identity. An example of a common question is "Your credit file indicates you may have a mortgage account opened in or around 2011. Who is the credit provider for this account?" You should not be afraid to select "None of the above" if that response applies. As with any multiple-choice question, if you're not certain what the answer is, take your best guess. Once all the questions are answered, **click Continue**.
8. The next screen should confirm that a credit report is being ordered and that the cost is \$0.00. **Click Submit Order**.
9. The next screen varies from report to report, but you want to select the option for **View/Print Report**. Be sure to click the FULL report.
10. Once you are finished looking at this report, click the arrow at the top labeled **Get Your Next Report or Finish**
11. **Click Yes, I want to return to AnnualCreditReport.com now**
12. Repeat steps 6-9 for each credit bureau report you want to view and print

### Steps to Get Your Credit Score

1. Go to www.creditkarma.com
2. On the right side of the page, click the orange button that says "Get Started Now"
3. Step 1: Answer the questions and press the blue "Next Step" button
4. Step 2: Answer the questions and press the blue "Next Step" button
5. Step 3: Answer the security/identity questions and press the blue "Next Step" button
6. Your TransUnion and Equifax credit scores are listed. They will update every 7 days.