

Implementing PC Security


150-151

Getting a Free Credit Report

10 points

One of the most important *shields* you have against identity theft is the ability to periodically review your credit report. As of March 15, 2005, you are authorized to receive a credit report once a year **for free**. Better yet, because there are three credit reporting agencies, you can get a free credit report every four months (1 free from a different agency every four months). Request **and review** your credit report as often as possible.

1. Open your Internet browser.
2. Enter www.AnnualCreditReport.com in the address bar (or simply click the link to the left)

3. On the website, select your state, then click the **Go** button.
4. On the next page, enter your personal information. This is a very secure site. The little lock  symbol in the lower right corner of your browser window lets you know your personal data will be encrypted as it is sent across the web. Don't let someone look over your shoulder while you're entering the data though 😊.

5. After entering your personal data, on the bottom of the web page, enter the security characters shown in the colorful box. This security technique ensures attackers can't send millions of potential data items trying to get into the system. The security characters can't be read by computer programs—only by humans. Note: your security characters will be different than the ones shown. Finally, click the [NEXT](#) button.



For added security please type in the characters you see at left into box below

[Click Here](#) to learn more about this security feature.

[NEXT](#)

6. On the next screen, designate which credit agency's report you'd like to receive. The site's FAQs suggest you might want to request them all to compare them. They also suggest requesting a different one every four months. I recommend requesting one every four months. After eight months, you'll have all three and can compare them then. After selecting the agency, click the [NEXT](#) button.

[AnnualCreditReport.com](#)

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Please select one or more of the following nationwide consumer credit reporting companies to request your free credit report.

EQUIFAX

TransUnion.

experian

Click Next to continue

[NEXT](#)

Click Cancel to return to AnnualCreditReport.com Home Page

[CANCEL](#)

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- The final page is simply a page letting you know you will be transferred to the web page of the credit agency you requested. In the example below, I requested an Equifax report. Click the **NEXT** button to transfer to the site.

AnnualCreditReport.com

▶ AnnualCreditReport.com	▶ Frequently Asked Questions	▶ Contact Us	▶ About Us
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When you click NEXT you will be transferred to the Equifax site.

If you requested your credit report from more than one company, you are required to return to AnnualCreditReport.com before proceeding to the next credit reporting company site to retrieve additional credit reports.

To return to this site, click on the "Return to AnnualCreditReport.com" link at the top of the following pages.

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AnnualCreditReport.com	▶ Return to AnnualCreditReport.com	▶ Frequently Asked Questions	▶ Contact AnnualCreditReport.com
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Click Next to continue. You will be transferred to the Equifax site **NEXT**

Click Cancel to return to AnnualCreditReport.com Home Page **CANCEL**

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- Enter the data required by the credit agency web page. When I transferred to the Equifax web site all my personal data had transferred automatically.

Each of the agency web sites is different so I won't be describing them here. Each of the sites is secure, so you don't have to worry about that. Read the instructions provided, follow the links for a **free** report unless you want to pay for additional features.

- Print or save your credit report. If you have an extensive credit history, your credit report will be quite long. When I used the Equifax report, I was given the option to view my report online. Instead of printing it, I **saved** the web page that showed my report. To do this, select File, Save As from the Internet Explorer window or right-click anywhere on the web page and choose Save Page As... in Firefox.

Tip: I found the FAQs (frequently asked questions) on the AnnualCreditReport site very valuable.