


Step-by-step directions for getting an annual free credit report from TransUnion

Updated October 18, 2010

- Open your favorite browser and go to <https://www.annualCreditReport.com>
- select your State and click "Request Report"

- Fill in the form with your personal information, including your SSN.
 - Click the little box that says "show only last 4 of Social Security Number in report"
 - Enter the security code (this prevents automated logins)
 - Press "Continue"

- Click the little box next to 
 - Click "Next"

- Click "Next" again

- Click "Continue"

- Answer the security questions
 - Click "Next"

- You should see the Report Summary page.
 - Make a note of your File Number.
 - Notice where it says the number of potentially negative items, number of accounts in good standing, etc. Do the totals seem right?
 - NB: way down at the bottom of the "Consumer Rights" section, there's a little note that says
"When you click the advertisements on this site, we may securely transfer your personal information to the appropriate partner."
Fair warning; I wouldn't click on any ads.
 - Back at the top, click the link that says "🖨 Display a printer friendly version".

- This pops open a new page (or tab) with your actual report.
 - Read through it
 - Click "Print Report"

- Assuming you haven't had any problems with these steps, you're done.
 - If you found any incorrect information in the report, follow the instructions on that report page.

- Click "Close window" to close the print page/ tab.
 - Click "Return to AnnualCreditReport.com" at the very top of the page. This logs you out from TransUnion.
 - Click "OK"
 - If you then get a message that your session has timed out, ignore it. You're done.
 - Close the browser window.

Congratulations! Everyone talks about Identity Theft and cyber crime, but you're one of the few to do something about it. Reward yourself.