



## **HOW TO OBTAIN YOUR FREE CREDIT REPORTS**

### **IMPORTANT INFORMATION**

- **ONLY** use **[www.annualcreditreport.com](http://www.annualcreditreport.com)** to get your free credit report. Do not use other services that claim can get your credit report. Do NOT pay them for this.
- You can get a **FREE** copy of your credit report **every week** from each credit agency: Experian, Transunion, Equifax.
- Credit reports play an important role in your financial life, and we encourage you to check your credit history regularly.
- It is a good idea to get a copy from all three credit reporting agencies to compare and check if the information across the three agencies is accurate.
- Remember to use a secure internet connection to protect sensitive information. If possible, avoid using the internet in public places such as libraries or restaurants.
- Be prepared to save and/or print your credit reports. If you are not using your own computer, don't forget to delete the files after you have printed them or saved them on a secure device or platform.
- After saving or printing your credit reports, delete the files from the download manager and delete your browsing history from the computer you used. This is especially important if you use a public computer.

## STEP BY STEP INSTRUCTIONS

1. Go to [www.annualcreditreport.com](http://www.annualcreditreport.com)
2. Click on "Request your free credit reports". See image below to ensure you are on the correct site.

Annual Credit Report.com

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

The screenshot shows the top navigation bar of the Annual Credit Report.com website. The navigation links are: Home, All about credit reports, Request yours now!, What to look for, Protect your identity, Frequently asked questions, and Contact us. Below the navigation bar is a banner with a warning icon and the text: "Free weekly online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history." A green arrow points to a red button labeled "Request your free credit reports". Below the banner is a video player with a blue background and white text: "One of these things is not like the others. You may think you have one credit report and one credit score. But you really have several and they may differ. You should check all three reports. Regularly know what else does?" A white button labeled "Request your free credit reports" is visible in the video player. At the bottom of the video player are several small text elements: PAUSE, SPOT IDENTITY THEFT, GOOD CREDIT, DON'T BE FOOLED, MORE THAN A SCORE, and NOT LIKE THE OTHERS.

3. On the next screen click on "Request your credit reports".

Request your credit reports



Free weekly online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history.

## 3 steps to your free online credit reports



### 1. Fill out a form

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



Request your credit reports

### 2. Pick the reports you want


Request your credit reports from Equifax, Experian or TransUnion.

### 3. Request and Review your reports online

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, save or print your credit reports so you can review them later.

For information on how to obtain your credit report in Braille, Large Print, and Audio Formats please visit the [Accessibility Page](#).

 You repeat this step for each credit report

## 4. Fill out the form with the requested information.

- a. You must provide the information marked with a red asterisk (\*).
  - i. If you wish to see the numbers as you enter your social security number (SSN), you can click on the box "Display Social Security Number" or leave it unchecked, and dots will appear when you type your SSN.

Display Social Security Number

- b. Enter your current address; you should only list U.S. addresses.
- c. For the next question, "Have you lived at this address for 2 years or more?", answer yes or no, depending on your case.

\* Have you lived at this address for 2 years or more?

Yes  No

- ii. If you have lived in your current address for at least two (2) years, select Yes.
- iii. If you have lived less than two (2) years in your current address, click No and enter your previous address. (See image below)
- iv. If you have been in the US for less than two years, and your current address has been your only address, select Yes.
- v. If you have more questions, contact Project Prosper at (727)900-5142 or [loans@projectprosper.org](mailto:loans@projectprosper.org).

**Previous U.S. Address**

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

\* Address

Address Line 2

\* City

\* State

\* Zip

First 5 digits	Last 4 digits
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d. When you finish entering the address or addresses, click Next.



## 5. Choose the reports you want.

### Annual Credit Report.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



Free weekly online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history.



2

3

### Request 1, 2, or 3 reports

Step 2 of 3







- a. Click on the box next to the credit agency from which you want the report. You can select all three or just one or two of them.

### Request 1, 2, or 3 reports

Step 2 of 3







- i. Click Next.

Next

**6. Confirm your identity.** You must complete the identity verification to receive your free credit report or reports online.

a. Each agency you select will ask for your cellphone number and email address to verify it's you. Enter the information and click Continue.

i. The email or text message sent to you can have a code to enter on your screen or a link to follow and complete the verification.

Fill out a form    Pick the reports you want    Review your reports online

Get your next report or finish

Have questions? [Contact us](#)

**experian.**

### Let's verify it's you

For security, we need a little more info—then we'll text or call you to verify your identity.

Email

Phone number

We'll text you a link or call this number with a 6-digit code.

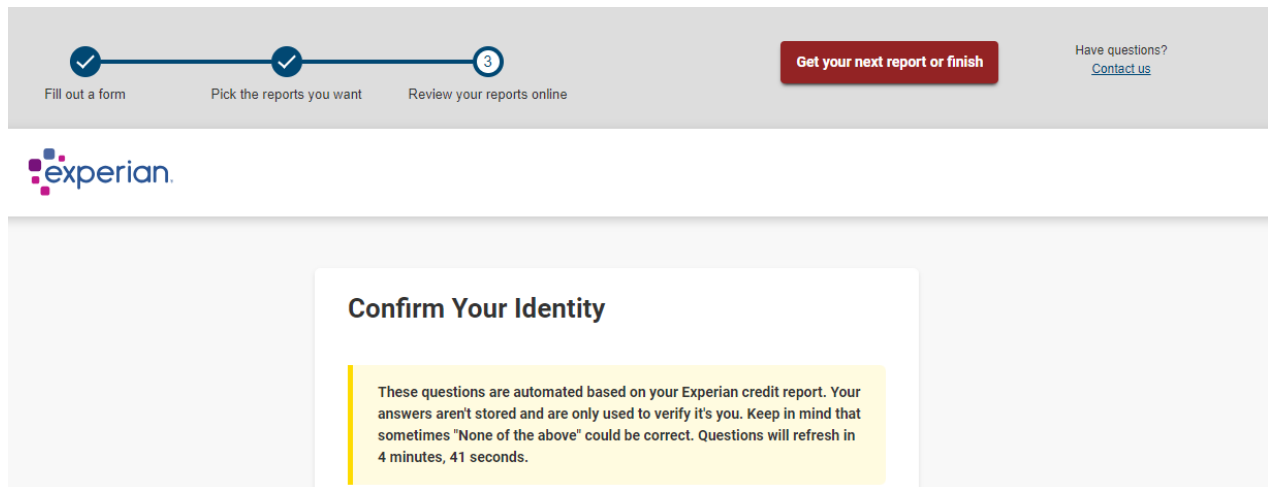
By selecting "Continue," you authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Experian or its service provider, solely to help them identify you or your wireless device and to prevent fraud. You consent to a one-time verification text or phone call from Experian to the number provided. Message and data rates may apply.

Continue

You'll need your phone to finish the next step

Your info stays secure—it's only used for verification

- b. Later, each agency you select will ask you a few questions to verify your identity. Questions usually refer to previous addresses, credit information, and loans.



The screenshot shows a progress bar at the top with three steps: 'Fill out a form' (completed), 'Pick the reports you want' (completed), and 'Review your reports online' (current step, indicated by a circled '3'). To the right of the progress bar is a red button that says 'Get your next report or finish' and a link that says 'Have questions? Contact us'. Below the progress bar is the Experian logo. The main content area is titled 'Confirm Your Identity' and contains a yellow box with the following text: 'These questions are automated based on your Experian credit report. Your answers aren't stored and are only used to verify it's you. Keep in mind that sometimes "None of the above" could be correct. Questions will refresh in 4 minutes, 41 seconds.'

- c. Be aware that some choices may not apply to you; selecting "None of the above" will be the right option if none of the choices make sense to you.
- d. When you are finished, click Next.



## 7. Welcome page of your selected credit agency.

Fill out a form    Pick the reports you want    Review your reports online

Get your next report or finish    Have questions? [Contact us](#)

experian    Personal Info    Accounts    Public Records    Inquiries    Credit Score    Sign Out

Personal & Confidential    Print or Save Report    Contact Experian

Prepared For  
Report Number  
Date Generated  
Mar 26, 2024

Add your FICO® Score for free  
Set up your free Experian account and access your FICO® Score, credit report and much more.  
Get Your FICO® Score

Poor    Fair    Good    Very Good    Exceptional  
300    FICO SCORE 8    850

Personal Information

- a. Carefully read this information on the screen because this is the credit information being reported about you.
- b. **IMPORTANT:** Project Prosper does not require your credit score as part of our loan application. However, if you want to see it, there may be a cost or extra steps to retrieve your credit score.

## 8. Saving and printing my credit report.

- a. To print or save your credit report, click the "Print or Save Report" button on the top right corner. The button will look different for every credit agency.

Fill out a form    Pick the reports you want    Review your reports online

Get your next report or finish    Have questions? [Contact us](#)

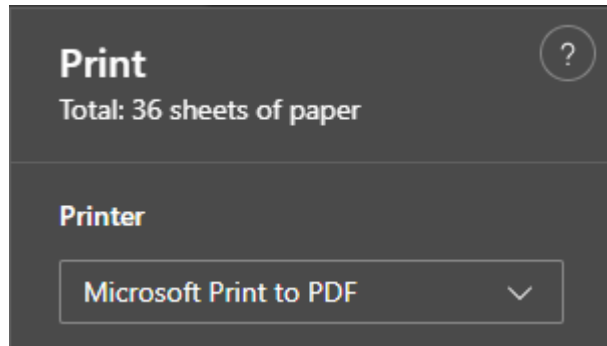
experian    Personal Info    Accounts    Public Records    Inquiries    Credit Score    Sign Out

Personal & Confidential    Print or Save Report    Contact Experian

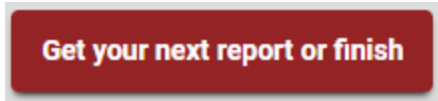
- b. The credit report will download automatically, or it will open in a new tab in your browser, and the print dialog will pop up on your screen.
  - i. If the print dialog opens and you want to print, under "Printer," you can select the printer to which you have access.



- ii. If the print dialog opens and you want to download the credit report to your computer, under "Printer" select the option Microsoft Print to PDF.
- iii. Select Print. If you have selected the PDF option, another screen will ask you where you want to save the file, and nothing will print.



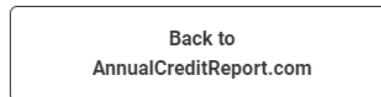
- c. After you print or save the credit report, you can close the tab with the credit report and continue with the next one, selecting "Get your next report or finish."



- d. The credit bureau might want to confirm that you want to leave their website.
  - i. We strongly recommend that you print or save your report before closing the window or leaving the site because the reports will only be available during this session.
  - ii. Once you know you are done, click "Back to annualcreditreport.com."
  - iii. NOTE: You are not required to create an account with any credit bureaus.

**Are you sure you want to leave your Experian Credit Report?**

Before you go, create a free Experian account and get access to your Credit Report every 30 days on sign in. No credit card required.

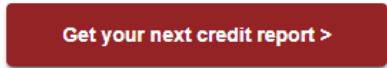


\*Credit score calculated based on FICO® Score 8 model. Your lender or insurer may use a different FICO® Score than FICO® Score 8, or another type of credit score altogether. [Learn more.](#)

**9. Go to your next credit report.**

- a. Once back in [www.annualcreditreport.com](http://www.annualcreditreport.com), click **"Get your next credit report>"**

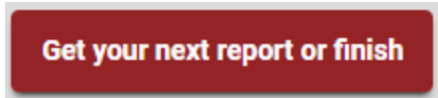
Proceed to the next report you have requested



- b. Follow the same steps from 5 to 8.

**10. End Your Credit Report Session**

- a. Once you have finished reviewing and saving or printing your last report, click on "Get your next report or finish."



- b. Now, a thank you message will appear.

**Thank you!**



You've taken an important step toward being in control of your credit history. Reviewing your credit reports regularly also helps protect you from identity theft.

[Learn more about credit reports and credit scores](#) on [AnnualCreditReport.com](http://AnnualCreditReport.com)

- c. You will be redirected to a message saying you have visited all your selected credit report agencies.

## AnnualCreditReport.com

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

Home	All about credit reports	<b>Request yours now!</b>	What to look for	Protect your identity	Frequently asked questions	Contact us
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**Free weekly online credit reports are available from Equifax, Experian and TransUnion. Credit reports play an important role in your financial life and we encourage you to regularly check your credit history.**

**You have visited all your selected credit reporting companies.**

If you would like to request a credit report from one of the credit reporting companies you did not initially select, please [click here](#) to begin a new session. Thank you for using AnnualCreditReport.com.

- d. To protect your identity and financial information, close every open browser on your computer, laptop, or other mobile device.

### **11. What should I do if I think there is a mistake in my credit report?**

If you find what you think is incorrect information in one of your credit reports, on one of the last pages, you will have a section with steps on how to file a dispute. You can do this directly with the lender by contacting them at a number you know is secure or through one of the credit bureaus. They have up to 30 days to answer the dispute.

### **12. What should I do if I think someone is using my personal information?**

Visit [identityTheft.gov](https://www.identitytheft.gov) to report identity theft and get a personal recovery plan that will:

- Walk you through each recovery step.
- Pre-fill letters and forms for you to send to businesses, debt collectors, and others.
- Track your progress and adapt to your changing situation.

### **13. Unable to Process Online Request**

- a. At the end of your request, if you are redirected to the page below, the site will be unable to complete your online request.

- b. Why did this happen?

- i. It may be that your name is a common name, and they want to make sure it is you.
- ii. It may be that you have no credit on file for them to offer you (or not enough so they can make verification questions).

- iii. It may be that your name is uncommon (usually because of spelling) for them to want to see your documents to make sure they have the right information.
- c. **You must submit a request via the mail**, along with copies of your legal documentation, in order to move forward with the request.



Online Delivery Unavailable

We are not able to deliver your free Equifax Annual Credit Report online.

How to Request by Mail

To request your free Equifax Credit Report by mail, please fill out the [attached form](#) (PDF file), along with the documents described below, and mail them to:

Annual Credit Report  
Request Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

Please include with the attached form a copy of one item in EACH of the categories below in order to assist us to verify your identification and address. The item you submit from the "identity" category MUST contain your Social Security number and the item you submit from the "Address" category MUST contain your current home mailing address.

Identity

- Social Security card
- Pay stub with Social Security number
- W2 Form

Address

- Driver's License
- Rental or lease agreement/house deed
- Pay stub with address
- Utility bill (gas, electric, water, cable, residential telephone bills)

If you would like to contact them, the website has a "Contact Us" form you can submit or call phone number: 1-877-322-8228.

**IMPORTANT: If you are applying for the Project Prosper Loan Program, please print this form and submit it with your application.**

