



Extension

UNIVERSITY OF WISCONSIN-MADISON

Using Your Free Credit Report

“5 minutes 3 times per year”

2/2, 6/6, 10/10

<http://fyi.uwex.edu/creditreport/>

Logging In

- State of residence
- Past address if < 2 years
- Image with letters:
e.g. “LGHA7Y” All CAPs
- Pick A Bureau
 - Can only do each one once every 12 months

AnnualCreditReport.com

▶ AnnualCreditReport.com ▶ Frequently Asked Questions ▶ Contact Us

▶ About Us ▶ Fraud Alert

What is AnnualCreditRep

This central site allows you to request a free [credit file disclosure](#), commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

AnnualCreditReport.com is the official site to help consumers to obtain their free credit report.

We guard your privacy.

Please be aware of how you arrived at this site. To ensure that you are visiting the legitimate site, type <https://www.annualcreditreport.com> directly into the address bar on your browser. You will never receive an email directly from the Annual Credit Report Request Service.

For further information please read the Security Policy.

Request your free annual credit report. It's QUICK, EASY and SECURE.

START HERE to view and print your credit report now.

Request Report

Fight identity theft by monitoring and reviewing your credit report. You may request your free credit report online, [request your report by phone](#) or [request your report through the mail](#). Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail will be processed within 15 days of receiving your request.

This site is sponsored by:

Experian
A world of insight

EQUIFAX

TransUnion.

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Your Annual Equifax Credit Report

Get Started >>

Verify >>

View Report ✓

Your Free Equifax Credit Report in 3 Easy Steps

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.

Enter your last four digits of your SSN:

[Click to Continue >>](#)



Equifax Secure Site

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.

Your Verification

Your credit file indicates you may have a mortgage loan, opened in or around June 2009. Who is the credit provider for this account?

- HOMELAND FINANCIAL
- OLD KENT MORTGAGE
- SUNBELT NATIONAL MORTGAGE
- UNIVERSITY OF WISCONSIN SYSTEM
- NONE OF THE ABOVE

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

- \$2,425 - \$2,524
- \$2,525 - \$2,624
- \$2,625 - \$2,724
- \$2,725 - \$2,824
- NONE OF THE ABOVE

OK TO USE "NONE OF THE ABOVE"

Online Delivery Unavailable - Mail in Request

We're sorry, for your protection we are unable to deliver your Equifax Free Annual Credit Report online.

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 enable 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)

To ensure that your request is processed without delay, please enlarge photocopies of any items that contain small print (i.e. driver's license, W2 forms, etc). To avoid additional delays, keep in mind that if photocopies you submit are not legible or contain highlighting, we may ask that you resubmit your request with more legible documents.

Your personal information is used solely for identification purposes and is not shared with anyone.

Experian



- 1 Start
- 2 **Order Summary**
- 3 Verification

Order Summary

* = required

Your Order

FREE Experian Credit Report	Free
Total	\$0.00

Please review [important information](#) regarding your Experian Credit Report.

SUBMIT 

Reviewing Your Report

- Step #1: Look for your personal information

Personal information	
Name: JOE Q. CONSUMER Other names: CONSUMER, JOSEPH Q. Report number: XXXXXXX Report date: July 4, 2009	SSN: XXX-XX-6789 Date of birth: 04/1965 Date of birth: 04/1965 Telephone number(s): 555-1212
CURRENT ADDRESS: 123 MAIN ST., NEW YORK, NY 12345	PREVIOUS ADDRESSES: 17 BROOKLYN AVE., LONG ISLAND, NY 56789
EMPLOYMENT DATA REPORTED Employer name: CREDITCARDS.COM Location: New York, NY Date reported: 06/2007 Employer name: UNIVERSITY OF TEXAS Location: TX Date reported: 08/2005	Position: PROGRAMMER Hired: 05/2006 Position: Hired: 03/1999

#2 Public Records

- Any Public Records?
(none is good, but don't panic if there are listings)

Public records

ROCKWELL MUNICIPAL Docket#: 9B004875

5468 MLK AVE., SUITE 300,
ROCKWELL, TX 97845

Type: Civil judgment
Court type: Municipal
Date paid: 07/2004
Assets: \$1,089

Date filed: 12/2003
Responsibility: Participant
on account
Plaintiff: BANK OF TEXAS
Plaintiff
attorney: RICHARD PERRY
Amount: \$1,089

Estimated date that this item will be removed 06/2011



#3 Negative Items

- Adverse Accounts (late pays, collections)

Adverse accounts, potentially negative items

COLLECTION RECOVERY SVC #321568

123 CHARLES ST.
SUITE 202
CORONA, CA 92877-0137
[\(909\) 898-4424](tel:(909)898-4424)

Balance: \$0
Date verified: 06/2003
Original balance: \$243
Original creditor: SEARS
ROEBUCK
Credit limit: \$500
Past due: \$0
Terms: \$72 for 23 months

Pay status: Payment after
charge off/collection
Account type: Installment
account
Responsibility: Individual
account
Date opened: 03/2000
Date closed: 05/2003
Date paid: 05/2003

Remarks: >Paid collection<

Estimated date that this item will be removed: 08/2010

#4 Good Accounts

- In Good Standing (paid up)

Accounts in good standing, satisfactory accounts

GMAC FINANCING #640006137129

78901 JENKINS CIR
FLOOR 15
MIAMI, FL 33025
Phone number not
available

Balance: \$1,145
Date updated: 08/2004
High balance: \$31,546
Collateral: 1998 Dodge
Ram **Credit limit:** \$24,568
Past due: \$0
Terms: \$72 for 23 months

Pay status: Pays as
agreed **Account**
type: Installment account
Responsibility: Individual
account
Date opened: 11/1994
Date closed: 07/2004
Date paid: 07/2004

Loan type: Automobile

Remarks: Paid by insurance

Estimated date that this item will be removed: 12/2009

#5 Inquiries


Credit history requests

CALTECH EMPLOYEE FCU

555 W. ADAMS
SUITE 202
LA CANADA, CA 91012
[\(818\) 555-1212](tel:(818)555-1212)

Requested on: 11/01/2003
Inquiry type: Individual

**Permissible
purpose:** Credit
transaction



SUNSHINE APARTMENTS via RENTPORT

678 MARINE STREET
SUITE 999
LOS ANGELES, CA 90210
[\(818\) 555-1212](tel:(818)555-1212)

Requested on: 05/01/2004
Inquiry type: Individual
Loan type: Real estate
Loan amount: \$90,000

**Permissible
purpose:** Tenant screening

Other Items

- Check dates on judgments, Legal proceedings
- Optional: Personal Statement
- Soft inquiries (only you see these)

Equifax –

<https://www.ai.equifax.com/CreditInvestigation/>

Experian –

<http://www.experian.com/disputes/main.html>

TransUnion –

<http://www.transunion.com/personal-credit/credit-disputes/credit-disputes.page>

Getting Started

- February 2nd (2/2): Experian
- June 6th (6/6): Equifax
- October 10th (10/10): TransUnion
- <https://annualcreditreport.com>
 - Be careful of imposter sites
 - Not “freecreditreport”
 - More information from the Federal Trade Commission:
<http://www.consumer.ftc.gov/articles/0155-free-credit-reports>

Key Information

- Equifax, Experian, and TransUnion each have different authentication process. You may have trouble accessing one but not others.
- You should NEVER be asked to enter a credit card number.
- You can print a copy of your report or return to the site within 30 days to review it again.
- Can also call 1-877-322-8228 or submit a request by mail.

Equifax

P.O. Box 740256

Atlanta, Georgia 30374

1-877-576-5734

Experian

P.O. Box 9554

Allen, Texas 75013

1-888-397-3742

TransUnion

P.O. Box 6790

Fullerton, CA 92834

1-800-680-7289