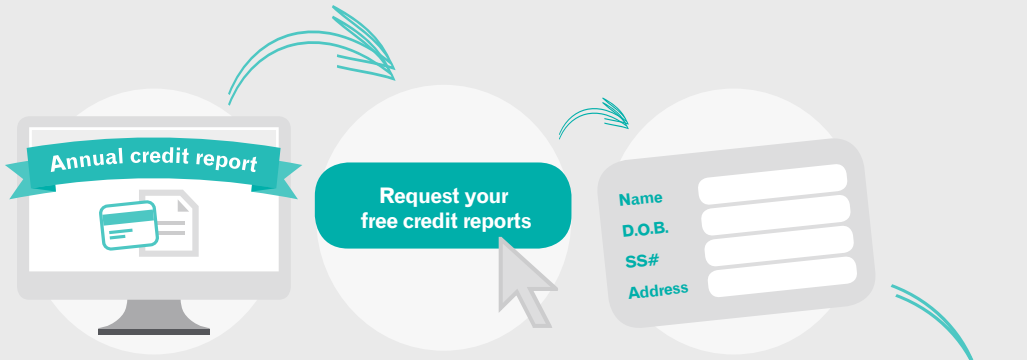
How to check your credit report



Step #1 Go to AnnualCreditReport.com.

Step #2 Click on "Request your free credit reports."

Step #3 Fill out the form to request one, two or three reports. (Enter your name, birthday, Social Security number and address.)

Step #4 Check the box for which report you would like to request (Experian, Equifax or TransUnion).

Step #5 Answer a few questions about yourself. (This is a security measure to ensure that only you are able to access your online report.)

Step #6 Write down your report number or print the report. (In the unlikely event that your computer crashes, you will need the report number to access the report again.)

Step #7 Review your report to ensure that the information is correct and up-to-date.

Credit report facts

Get a free copy of your credit report every 12 months from each credit reporting company.

Reviewing credit reports may help you catch signs of identity theft early.

Credit reports may affect your mortgage rates, credit card approvals, the ability to rent an apartment or even a job application.

You also can order your reports by phone by calling 1 877 322 8228.

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