



Inside this issue:

On occasion I will supplement our Monthly newsletter with an additional newsworthy issue. I find in researching the Web, interesting and relevant articles that are too lengthy for our monthly Bytes. I hope you find the articles interesting and informative.

Yvette, Bytes Editor

Directions provided by **How To Geeks**

[How To Get Your Free Yearly Credit Reports Without Getting Scammed](#)

Without a doubt you have probably seen many advertisements on TV and online which emphasize the importance of your credit rating. While these advertisements may be a bit of an exaggeration, your credit report is never-the-less important as it details accounts which have been opened in your name. As such, it is a good idea to periodically review your credit report as any suspicious activity could be an indication of identity theft.

On that note, did you know that US law entitles you to free credit report from each of the three major reporting bureaus every year? Here we will walk you through exactly how to get them.

Image by [Fosforix](#)

Credit Report vs. Credit Score

The [Federal Trade Commission \(FTC\) site](#) explains where you can get your free credit reports

[AnnualCreditReport.com](#) is the ONLY authorized source for the free annual credit report that's yours by law. The Fair Credit Reporting Act guarantees you access to your credit report for free from each of the three nationwide credit reporting companies – Experian, Equifax, and TransUnion – every 12 months. The Federal Trade Commission has received complaints from consumers who thought they were ordering their free annual credit report, and yet couldn't get it without paying fees or buying other services. TV ads, email offers, or online search results may tout "free" credit reports, but there is only one authorized source for a truly free credit report.

It is important to note that you are getting *credit reports* from the reporting agencies, **not** a *credit score*. Your credit report simply shows you a list of past and present accounts in your name (which should be consistent across all three agencies) while your credit score is numeric representation of this information and can vary between the different agencies, depending. So essentially you are getting the information behind the score, but not the score itself.

If you want to see your credit score from any or all of the reporting bureaus, these are not free and would have to be purchased individually.

Using Annual Credit Report

Overall the process pretty intuitive, however as you navigate through each of the credit agencies, you are presented with upsell links to purchase either your credit score or credit monitoring. As we go through the sites, we will highlight areas which attempt to sell you to these (non-free) services.

Prior to starting this process, we highly recommend having a PDF printer on your system so you can save a copy of your credit reports for your records. If you do not already have one installed, follow [our guide for installing a PDF printer](#) first.

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You will need to provide some personal information so fill out the form and click Continue. For your convenience, this information will be automatically sent to each credit agency which you request a report from so you don't have to retype it.

PLEASE PROVIDE ALL OF THE PERSONAL INFORMATION REQUIRED BELOW.

This information is needed to begin the process of determining your identity and finding your credit report. Please refer to our [Privacy Policy](#) and [Security and Encryption Policy](#) to learn more about the use of and protection of this information.



* Required Field

*First Name: Middle Initial: *Last Name: Suffix:

*Date of Birth: Month: Day: Year (YYYY):

*Social Security Number: - -
SSN will be encrypted for your protection

Check this box if, for security reasons, you want no more than the last four digits of your Social Security Number to appear when you view or print your credit report.

Current Address

*Line 1: Line 2:

*City: *State: *Zip Code:

Have you lived at your current address for at least 2 years?

Yes
 No (If 'No', please provide previous address)

Previous Address

Line 1: Line 2:

City: State: Zip Code:

For added security please type in the characters you see in the picture on the left, in the box below.

 *Enter Characters:

If you are unable to see the characters, please go to the [alternate request page](#). Learn more about this security feature.



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

START HERE to view and print your credit report now.

Select Your State

Request report

When prompted for credit bureaus, **select all three** and click Next.

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



 A world of insight



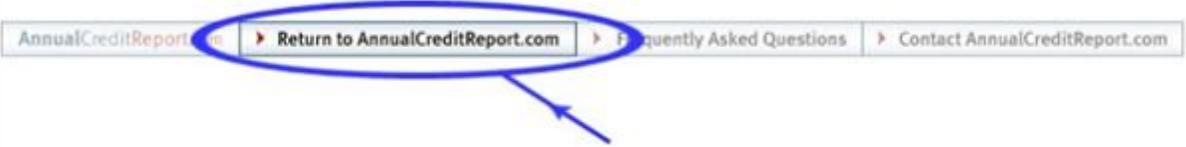
Click Next to continue

Click Cancel to return to AnnualCreditReport.com Home Page

Before visiting the first selection, you will be prompted with a notice of how to navigate back to AnnualCreditReport.com from within the credit agency's site. Click Next to get your first credit report.

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Click NEXT to continue. You will be transferred to the TransUnion site.



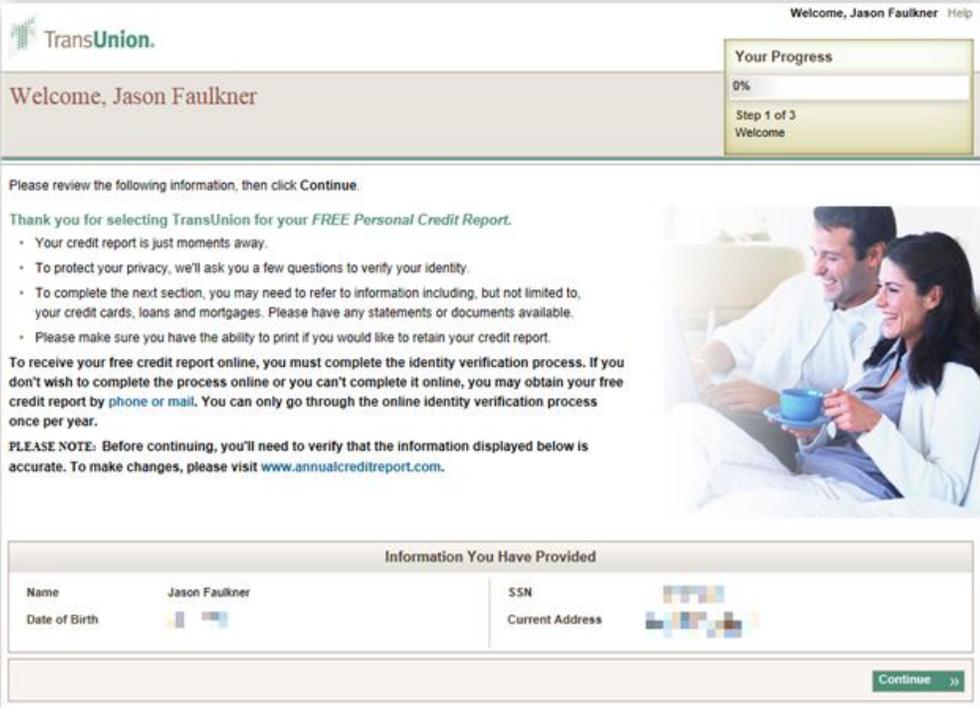
When finished at the TransUnion site, click on 'Return to AnnualCreditReport.com'

Click Next to continue. You will be transferred to the TransUnion site

Click Cancel to return to AnnualCreditReport.com Home Page

TransUnion

When you visit TransUnion, the information you see along the bottom in the **“Information You Have Provided”** section should mimic what you first entered in **AnnualCreditReport.com**. Verify this is correct and click **Continue**.



Welcome, Jason Faulkner Help

Your Progress
0%
Step 1 of 3
Welcome

Welcome, Jason Faulkner

Please review the following information, then click **Continue**.

Thank you for selecting TransUnion for your **FREE Personal Credit Report**.

- Your credit report is just moments away.
- To protect your privacy, we'll ask you a few questions to verify your identity.
- To complete the next section, you may need to refer to information including, but not limited to, your credit cards, loans and mortgages. Please have any statements or documents available.
- Please make sure you have the ability to print if you would like to retain your credit report.

To receive your free credit report online, you must complete the identity verification process. If you don't wish to complete the process online or you can't complete it online, you may obtain your free credit report by phone or mail. You can only go through the online identity verification process once per year.

PLEASE NOTE: Before continuing, you'll need to verify that the information displayed below is accurate. To make changes, please visit www.annualcreditreport.com.

Information You Have Provided	
Name	Jason Faulkner
Date of Birth	[Redacted]
SSN	[Redacted]
Current Address	[Redacted]

Next you will be presented some security questions regarding your credit history. These are to verify your identity so answer them accordingly and click Next.

Charlotte County Computer Group

Information: (941) 295-7672

(941) 625-4175 ext 244

Official publication of the Charlotte County

Computer Group Corporation

2280 Aaron Street

Port Charlotte, FL 33952

www.cccgc.net

www.cccgc.info



We need to ensure you are really Jason.

We protect your privacy by ensuring that your credit report can only be viewed by YOU.

What year was your most recent mortgage established?

- 2007
- 2008
- 2009
- 2010
- 2011
- NONE OF THE ABOVE

Which of these cities are you associated with?

- Jacksonville
- Orlando
- Tampa
- Miami
- NONE OF THE ABOVE

Which of these phone numbers have you ever used previously?

- 407-555-1234
- 407-555-5678
- 407-555-9012
- 407-555-3456
- NONE OF THE ABOVE

[NEXT >>](#)

Finally, you will get to the credit report. You can view this information here but we recommend you view the printer friendly version and save it to a PDF file for your records.

Note: There are a couple of upsell links on this page. If you would like to get your credit score, remember it will *only* be for TransUnion.

Microsoft® REGISTERED

Refurbisher

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Once you have saved your credit report, click the Return to **AnnualCreditReport.com** link across the top.

Personal Credit Report

JASON D. FAULKNER
Source: TransUnion

January 19, 2012
Available until February 18, 2012

 [Display a printer friendly version](#)

We recommend that you print this page. Closing this window will eject you from the free credit report request process and you will be unable to return for a year.

UPSELL WARNING

FREE Credit Score 



* For your convenience we will use the data you supplied to us in the order process.
[Click here!](#)

Found an inaccuracy? [Click to learn about correcting](#)

I want my FREE TransUnion Credit Score
* For your convenience we will use the data you supplied to us in the order process.

-Begin Credit Report-

 <https://annualcreditreport.transunion.com/coss/common/viewReportCRS>

[AnnualCreditReport.com](#) [Return to AnnualCreditReport.com](#) [Frequently Asked Questions](#)



Your Credit Report

Again, make sure you have saved or printed your report before continuing.

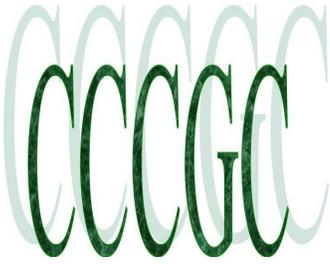
Are you sure you'd like to return to AnnualCreditReport.com?

Explanation:

Please print your report before leaving. You will not be able to receive your free credit report again for another year.

What to do:

- [Yes, I want to return to AnnualCreditReport.com now.](#)
- [No, I'd like to remain on this web site.](#)



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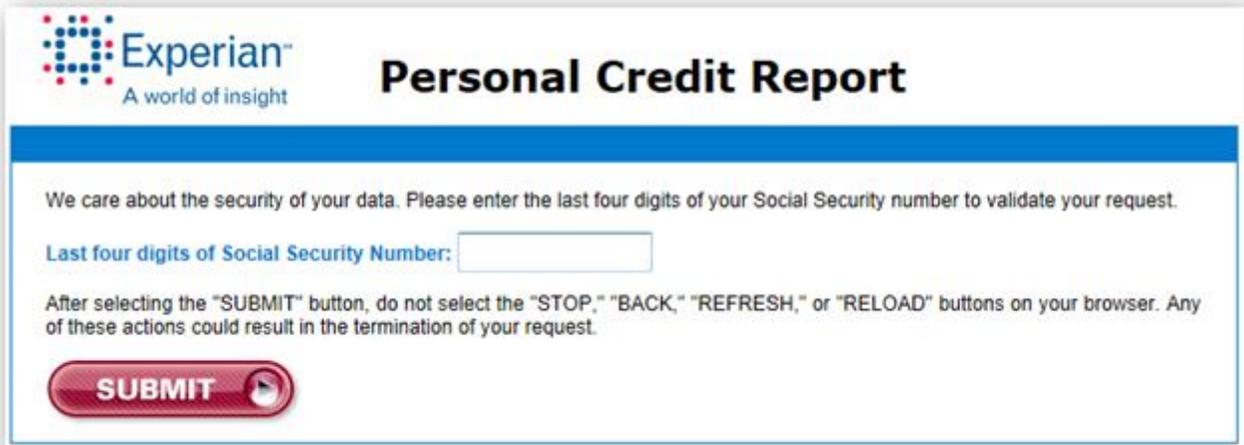
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Experian

When you are transferred back to **AnnualCreditReport.com**, **Experian** is next on the list. Click Next.



Experian will require you to initially identify yourself. Fill in the value as appropriate and click Submit.

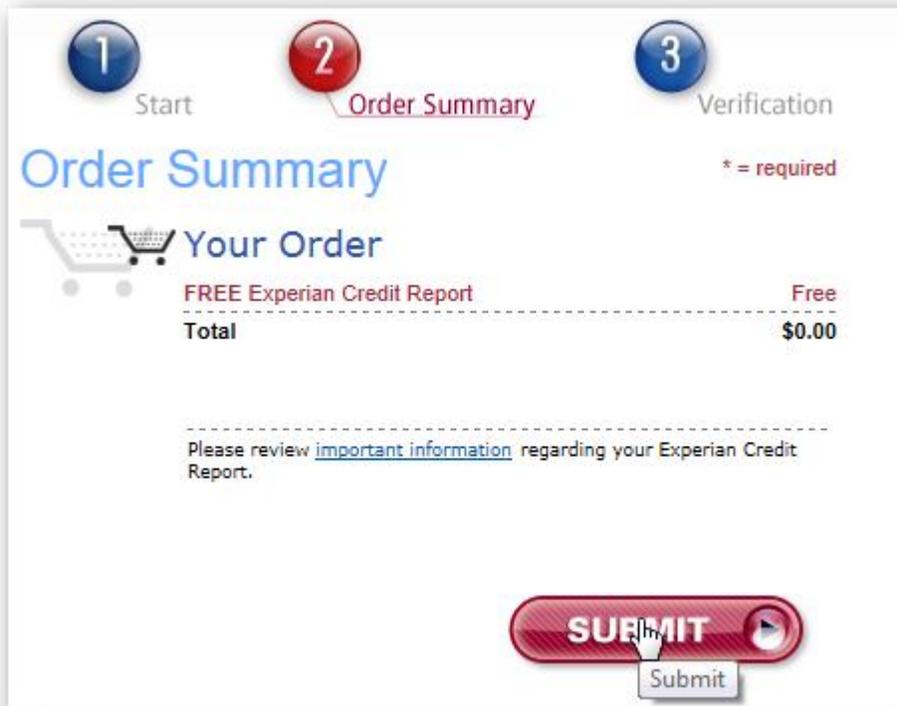


On the first step of the wizard, click **Annual Credit Report**.

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On the first step of the wizard, click **Annual Credit Report**.

Step 2 will confirm your order for the free credit report. Click Submit.



As the final step, Experian will ask a series of verification questions regarding your history.

Answer these appropriately and click Continue.

Microsoft® REGISTERED

Refurbisher

Once you have saved your credit report, click the Return to **AnnualCreditReport.com** link across the top.

Personal Credit Report

JASON D. FAULKNER
Source: TransUnion

January 19, 2012
Available until February 18, 2012

 [Display a printer friendly version](#)

UPSELL WARNING

FREE Credit Score 



* For your convenience we will use the data you supplied to us in the order process.
[Click here!](#)

Found an inaccuracy? [Click to learn about correcting](#)

I want my FREE TransUnion Credit Score
* For your convenience we will use the data you supplied to us in the order process.

-Begin Credit Report-

  <https://annualcreditreport.transunion.com/coss/common/viewReportCRS>    

[AnnualCreditReport.com](#) [Return to AnnualCreditReport.com](#) [Frequently Asked Questions](#)



Your Credit Report

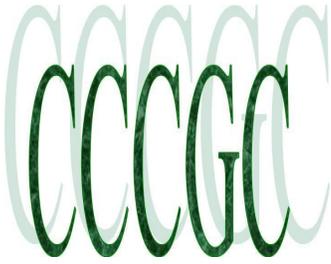
Again, make sure you have saved or printed your report before continuing.

 **Are you sure you'd like to return to AnnualCreditReport.com?**

Explanation:
Please print your report before leaving. You will not be able to receive your free credit report again for another year.

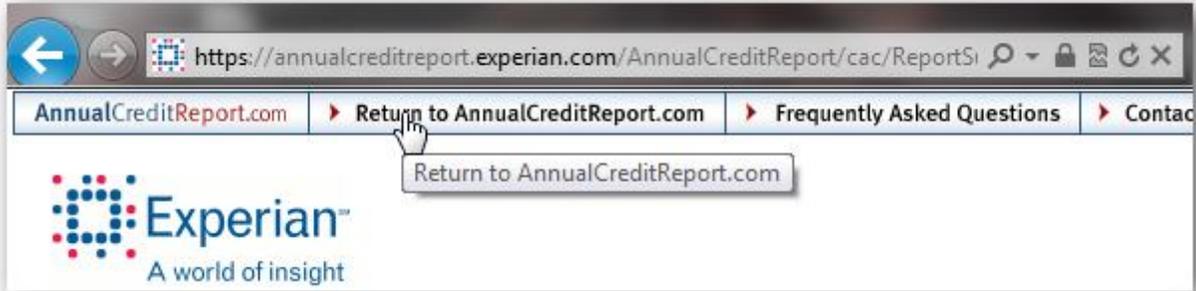
What to do:

- [Yes, I want to return to AnnualCreditReport.com now.](#)
- No, I'd like to remain on this web site.



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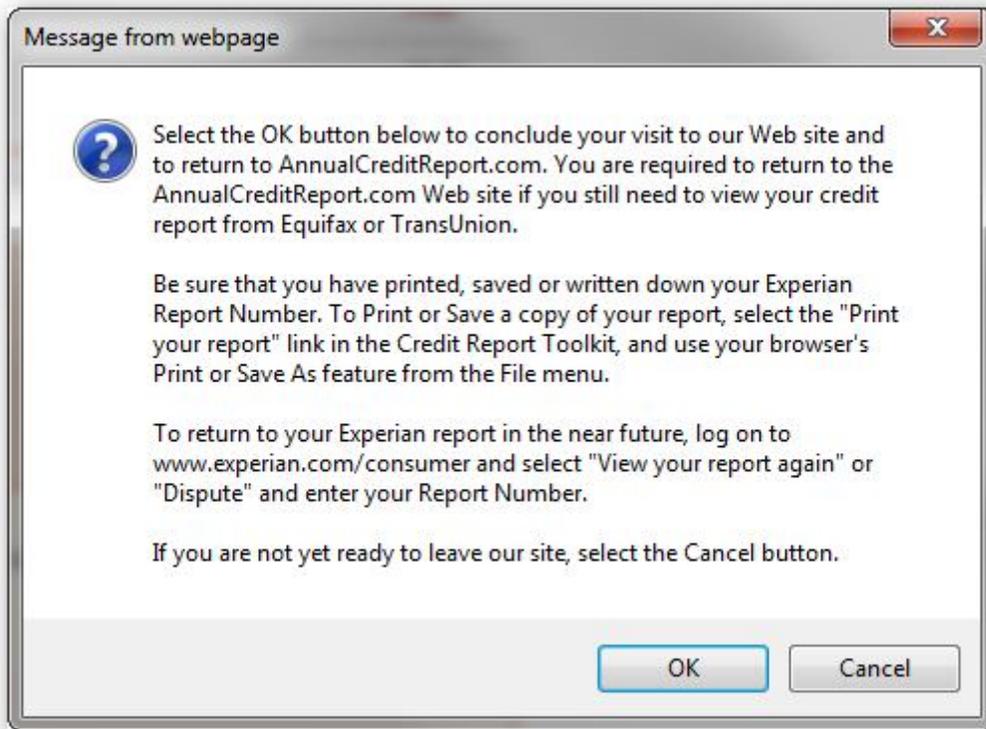
Click the Return to **AnnualCreditReport.com** link across the top.

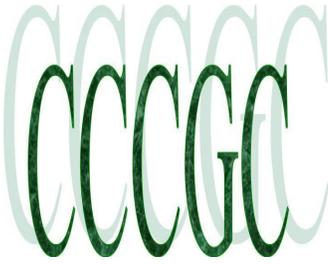


Again, make sure you have printed or saved your report and click OK.

Message from the Web Page

If you are not ready to leave the site click **Cancel**





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Equifax

The final credit bureau, **Equifax**, will be selected when you return to **AnnualCreditReport.com**. Click Next.



Equifax will mirror the information you first entered on AnnualCreditReport.com. Verify this is accurate and click Continue.

The first step will ask the security questions. Answer these and click Continue.

Welcome to **EQUIFAX** EQUIFAX Secure Site

Step 1 of 3:
Personal Information Check

1 Step 2 Step 3 Step

Product	Price
Annual Credit Report	FREE
Total Price:	\$0.00

Personal Information

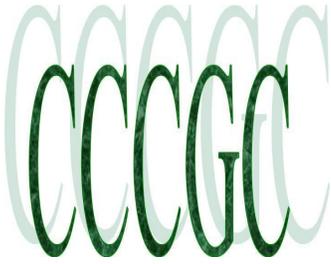
* First Name: Jason * Last Name: Faulkner Initial: Suffix: * Date of Birth:

* Social Security Number (encrypted for your protection) * Would you like the first 5 digits of your Social Security Number masked in your report?:
 Yes No

* Current Address: Line 1: * City: * State: * ZIP:
Line 2: (optional)

Have you lived at your current address for more than 2 years? Yes No

Continue



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Step 2 will confirm your order for the free credit report. Click Submit Order Now.

Step 1 of 3:
Personal Information Check

1 Step 2 Step 3 Step

Great! We've found your credit file

Now we just need to make sure that you are really you. These questions are based on information in your file, and only you should know the answers to them.

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

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- NONE OF THE ABOVE

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

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- NONE OF THE ABOVE

On which of the following streets have you lived?

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- NONE OF THE ABOVE

In which of the following cities have you lived?

- [REDACTED]
- [REDACTED]
- [REDACTED]
- [REDACTED]
- NONE OF THE ABOVE

We secure the confidentiality of your personal records by "electronically scrambling" the data through SSL encryption.

[Continue](#)

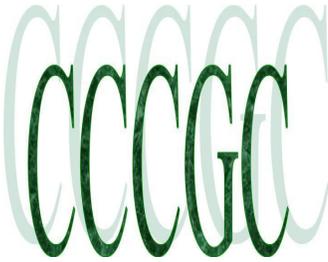
Step 2 of 3:
Order Submission

1 Step 2 Step 3 Step

Product	Quantity	Price
 Equifax Credit File	1	FREE
Total Price:		\$0.00

Important! Once you click "submit", you will not be able to reorder your free annual credit report from Equifax for one year. Be sure to print your report as it will only be available to review during this session with Equifax.

[Submit Order Now](#)



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Step 3 of 3: Report Delivery

1 Step 2 Step 3 Step

Your Free Equifax Credit File

Thank you for your order. Your transaction code is [redacted]. Please make a note of this number or [print this page](#); the transaction code will serve as a record of your order.

Your free annual credit report is now available for printing or viewing. Please print your report now as it will only be available for you to review and print during this session with Equifax.

[View / Print Your Report](#) [Create an account to access Your Report for 30 days](#)

[View / Print Your Report](#)

What's your credit score? Find out instantly

UPSELL WARNING

Access your credit score now with this special one-time offer

View your Equifax Credit Score instantly online, and understand your buying power. Knowing your score can help you negotiate with lenders -which could save you thousands over the life of a loan.

[Buy Credit Score Now](#) **One-time price of only \$7.95**

Monitor your score and get alerted when it changes

With Score Watch™, you can find out whenever a change to your score may impact the interest rate you are likely to receive - so you can stay in the know.

[Track Your Score](#) **Only \$42.95 \$12.95 per month - save \$0.00!**

On the final step, you are presented with the option to view your report. Click the View / Print Your Report button.

Note: There is an option to create an account as well as upsell link for your credit score and monitoring. Again, keep in mind this is only for Equifax.

In the View/Print report screen, click the "Print Report" link. After reviewing your report, be sure to save it to a PDF file for your records.

Note: There is another upsell link on this page to purchase your Equifax credit score.

Once you have saved your credit report, click the Return to [AnnualCreditReport.com](#) link across the top. You will not get a warning notice after clicking this link so be sure you have printed or saved your report.

Equifax Credit Report™ for Jason D. Faulkner [Print Report](#)

As of: 01/19/2012
Available until: 02/18/2012 - Report Does Not Update
Confirmation #: [redacted]

[Correct errors in your Credit Report](#)
[Initiate Online Dispute](#)

UPSELL WARNING

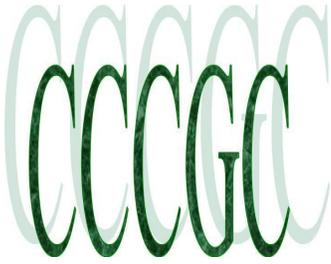
Did you know that your free annual credit report does not include your credit score? Know where you stand by getting your credit score today. Order your Equifax Credit Score™ with this credit report for only \$7.95

[Buy Credit Score Now](#) **EQUIFAX®**

Important. Please print this report as it will only be available for you to view during this session with Equifax. If you would like to view this credit report online free for 30 days, [click here](#).

Credit Summary

Your Equifax Credit Summary highlights the information in your credit file that is most important in determining your credit standing by distilling key credit information into one easy-to-read summary.



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AnnualCreditReport.com will now show you have visited all three reporting agencies.

Click Close to finish.



Conclusion

Keep in mind, this process can only be run for free once a year.

Be sure to mark your calendar for next year so you will know the next time you are due to run your free reports.

The above directions for free Annual Credit Report were provided by How To Geeks.