


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

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- Open your favorite browser and go to <https://www.annualCreditReport.com>
- Click on the "Request your free credit reports" button

- Again, click on the new "Request your free credit reports" button

- Fill in the form with your personal information, including your SSN.
 - Enter the security code (this prevents automated log-ins)
 - Press "Continue"

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

- Check that you entered your info correctly
 - Click "Continue"

- Answer the security question(s)
 - Click "Next"

- You should see the Personal Credit Report page.
 - Make a note of your File Number.


 - Scan through the list of "Satisfactory Accounts" and presumably there would be a list of problem accounts if you had any.

 - Below the account lists, look at the "Account Review Inquiries". There shouldn't be many unless you've been shopping around for a loan lately.

 - Next is the section "Credit Report Messages". Mine says
"PROMOTIONAL OPT-OUT:
This file has been opted out of promotional lists supplied by TransUnion.
(Note: This opt-out has no expiration date.)"

 - That means, basically, that I don't get the pestilential pre-approved credit card offers. If that sounds appealing, tell TransUnion you want to opt out. Contact info is on that page.

- Way down at the bottom is the "Consumer Rights" section. If you've never read it, you might want to. Yes, it is long. And dull.

- Back at the top, click on "Save as PDF" or on "  Print Report".
 - Either way, it will give you a black & white version of what you just read.
 - If you chose "Save as PDF" it will ask you where to save it.
 - If you chose "Print Report" it will pop up the PDF file on your screen.
 - You can send the PDF to your printer, or save it to disk, or both.
 - When you're done, close the new window
- 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 the report page using the button "Initiate a Dispute" at the top right.
- Back at the top, click on "(4) Get your next report or finish"
 - We're finished; we won't get the next report until four months from now.
 - It will ask if you're sure. Click "Yes, I want to return to AnnualCreditReport.com now."
- You will receive a congratulatory pop-up window. I concur; well done!
- Close the browser window.

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