

# How To Get Your Free Credit Reports

Options: Internet, phone or mail

- Recommendation: If you need it fast, then the only option is the internet.
- Phone and mail options take approximately 4 weeks to receive your credit reports.

1. **Internet:** [www.annualcreditreport.com](http://www.annualcreditreport.com)

a. **Step-one: fill out your personal information to identify yourself.**

- i. Don't get tricked into buying your "credit score," for VLN does not need it.
- ii. VLN only wants your FREE credit report.

b. **Step-two: pick which credit reports you want to receive** (TransUnion, Equifax and Experian). Try to get all three, but you'll need to get at least one for VLN.

c. **Step-three: you will be sent randomly to each of the three companies** (TransUnion, Equifax and Experian).

i. **You will be screened** to verify your identity.

1. The questions come from your credit report.
2. About 40% of the answers are "none of the above."
3. If you get a question wrong, it is best to leave and come back the next day, so it doesn't think you are an identity thief trying to break into the account. Try your best, but ultimately, you may not be able to get all three if you cannot get past a question from one of the three companies. Let us know if you need more coaching on this step.

ii. **Once you have passed the test**, your credit report will appear on the screen.

iii. **Save your credit report to your computer.**

1. **At the top of the page, you should see an option to "save" or "print" the credit report.**

- a. If "save", then save it to your computer immediately, for you must do it now or you'll lose the chance if you come back later.
- b. If "print", then when the print dialogue screen for your printer comes on screen, then select "print to file", so you do not have to print it on paper. This allows you to simply send the PDF of the credit report to VLN. If you actually print the document, then you would need to mail it to VLN.

2. **Now saved, go to the top of the page and select that you are ready to go to the next credit report.** You will experience a similar screening for each of the three companies, but your questions will vary.

2. **Phone:** 1-877-322-8228

[Note: VLN does not recommend this option, because this is an automated process and clients have said it is very hard to use]

3. **Mail:** Fill out and mail in the enclosed form. To speed things up, send along the two of the recommended “proof of identity” documents—one from each category (see enclosed list). Otherwise, they will send you a letter requesting proof of identity. Some clients have said this worked well for them, and other clients have found it to be slow and cumbersome.

## **Send your credit reports to VLN by email.**

(Send to the Bankruptcy Case Coordinator’s email—see letter for email address of the current Bankruptcy Case Coordinator. If you cannot do email, then send to the Bankruptcy Case Coordinator by USPS mail—again, see letter for address).