



STEPS TO OBTAIN FREE ONLINE CREDIT REPORT

Step 1: Open a browser and go to www.annualcreditreport.com.

Step 2: Select your state using the drop down menu and click "Request Report".

Step 3: Complete the online form and click "Continue".

Step 4: Click on the check box next to TransUnion (you may also choose Experian or Equifax, but their reports do not include full account numbers).

Note: You are entitled to one free credit report per credit reporting company per year. That means you may go back and get reports from the other two credit bureaus at any time during the year.

Step 5: You will be transferred to the credit reporting company's site where you have to create an account.

Step 6: The credit reporting company will need to confirm that you are who you say you are. It will ask you questions related to your account numbers, address history, or employer history.

Note: You typically will only have to answer one open ended question like "Of the four following cities, type the name of a company that you worked that was based in one."

Step 7: In addition to your free credit report, you will be offered to see your credit score for a small fee (under \$10). Click "No Thanks" to see just the free credit report.

Step 8: Your free credit report now appears. Print it out or save it to a file on your computer.

Note: If you disagree with any part of it, there is a link for you to learn about how to correct inaccuracies.

Step 9: Click "Logout" when finished.

STEPS TO OBTAIN FREE CREDIT REPORT THROUGH THE MAIL OR PHONE

If you would like to obtain your credit reports by U.S. P.S. you must go to www.annualcreditreport.com and download the request form. Print and complete the form. Mail the requested information to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

Your reports will be mailed to you within 15 days. Please allow 2-3 weeks for delivery.

To request your credit report by phone call 1.877.322.8228. You will go through a simple verification process over the phone.

After being enrolled in DMCC's Debt Management Program (DMP), you qualify for a Credit Score Analysis.

What is a Credit Score Analysis?

Your credit score is a direct result of what is listed on your credit reports. Therefore, changes to your reports, could have positive or negative consequences. DMCC has the ability to simulate changes to your reports. After 6 months on our DMP, DMCC will show you what you need to do to improve your score. Contact DMCC and learn how you could get a free analysis.