

How to Get an Annual Credit Report

Ordering an annual credit report is essential to safeguarding your financial health. Credit reports are the documents that credit card issuers and other financial lenders use to decide whether you are a good credit risk. A credit report can also reveal transactions that you did not know were done in your name, a prime marker of identity theft. Ironically, ordering a credit report can put you at risk of identity theft. Here is how to order a credit report safely and securely.

First, know what you are legally entitled to. By law, you are allowed to request a free credit report every 12 months from each of the three major United States credit reporting companies. (Experts recommend that rather than ordering all three reports at once, you order one report every four months from a different credit reporting company.) There is a site run jointly by the three major credit reporting companies to streamline the process of getting your free reports: annualcreditreport.com. When you get an annual credit report from this site, the report is absolutely free, with no hidden charges, and you will be in no danger of identity theft.

Second, ensure that you order from the correct site. There are dozens of other "free report" sites online, some of them with names similar to annualcreditreport.com or cloaked behind links that make it look as though you have gone to annualcreditreport.com. Do not be fooled by them. They are scams that will attempt to make you order other products before you can collect your free report, or that will collect your personal information. To be absolutely certain you are on the real annualcreditreport.com, input the URL directly into your browser's address bar and check to make sure you spelled it correctly.

Third, protect your personal details. You will need to give private information in order to get your free annual credit report, so make sure no one can read over your shoulder, and use a private computer so you do not need to worry about having your information stored in the cache. If you must use a computer you do not own, check beforehand to make sure you can empty the browser cache when you are done, and look in the list of programs and routines running to confirm that there are no key logger programs or snooper viruses active on the computer.

If you follow these directions, you will be able to order an annual credit report without being asked to shell out for unrelated services and without putting your identity at risk. Note on your calendar when you will be able to order the next free credit report from each credit reporting agency. You are on your way to financial, as well as personal, security.

About the Author

Research on [free credit score](#), browse www.LendingTree.com/credit-resources/free-credit-report.

Source: <http://www.articlegods.com>