EWM Personal Finance
Tips & Solutions

Get a Free Credit Report

Problem: Need to Review Your Credit Report & Monitor Credit Score?

Solution: Get a Free Annual Credit Report, Review it, and Close Old Credit Cards!

Step 1: Visit one of the three credit bureaus below to get a credit report.

- **Equifax** (https://www.equifax.com)

1. Click “Log In” and “Choose My Plan”.
2. Under “FREE” click “Get Started”.
3. Enter your information and check the box next to “I’m not a robot”, then click Continue.
4. Enter your Email address and Password and click “Sign Into MyEquifax”.
5. Enter and confirm your Email and Password, then click “I accept”.
6. Click “Yes, Send Me a Text”, and enter the code sent to your phone number, then click Continue.
7. Your credit score will pop up with a drop-down on the left by Credit Report that allows access to all parts of a credit report.

- **Experian** (https://www.experian.com)

1. Click “Let’s get started”.
2. Enter your information and click “Create Your Account”.
3. Enter the last 4 digits of your Social Security #, your Birth Date, and Phone Number, then click Continue.
4. Confirm your identity by answering the multiple choice questions and click Continue.
5. Choose a security question and answer it, create a 4-digit PIN, and answer the final question then click “Submit and Continue”.
6. Click “Credit” at the top, then click “Experian credit report”, on these two pages are your credit history and report.

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SEC Registered Investment Adviser (RIA)
Providing Fee-Only Fiduciary Advice
NAPFA-Registered Member

For more information:
Call us at (920) 785-6010 or visit
www.EndowmentWM.com

- **TransUnion** (https://www.transunion.com)

1. Go to https://www.annualcreditreport.com and click "Request your free credit.
2. reports". Enter your information and click "I Accept & Continue to Step 2".
3. Enter this information and click "I Accept & Continue To Step 3".
4. Select Text Message or Phone Call and click "Agree and Send Passcode".
5. Enter the Security Passcode and click "Verify My Identity" and then click Continue.
6. Click "View my report" twice, then check the box and click Continue.

Step 2: We recommend reviewing credit card accounts that are no longer being used and considering whether they should be closed or otherwise secured. Maintaining fewer inactive accounts may help reduce exposure if a credit card issuer or retail financing provider experiences a data breach. Consumers should make this decision based on their individual financial circumstances and objectives. Credit reporting and credit scoring outcomes can vary depending on a person's overall credit profile.

To learn more about Endowment Wealth Management and our Fee-Only Fiduciary Advice:

Call: (920) 785-6010

Visit: www.EndowmentWM.com

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Credit scoring models and credit-reporting practices vary. Changes to existing credit accounts may affect individuals differently and may have positive, negative, or neutral effects on credit scores.

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