
AnnualCreditReport.com Media Presentation

November 2004

CONFIDENTIAL

Information of Equifax, Experian and/or TransUnion

Introduction

AnnualCreditReport.com is a collaborative effort brought to you by the nationwide consumer credit reporting companies.

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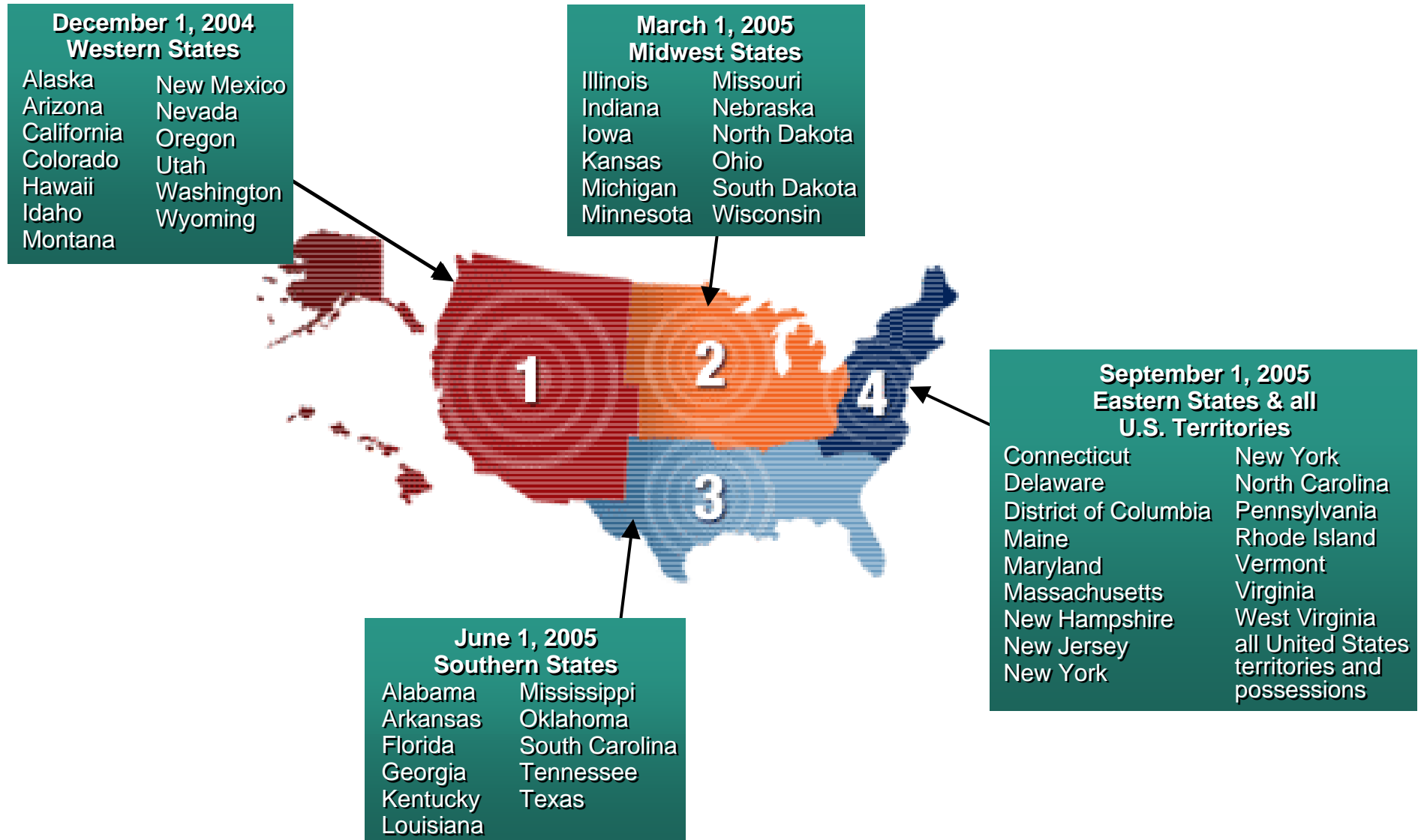
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AnnualCreditReport.com

- AnnualCreditReport.com enables consumers to request a free credit report once every 12 months from Equifax, Experian and TransUnion
- AnnualCreditReport.com provides consumers with a safe, secure, convenient way to request credit reports annually
- AnnualCreditReport.com is the **only source authorized by all three nationwide consumer credit reporting companies**. Consumers can request credit reports three ways:
 - Internet: AnnualCreditReport.com
 - Phone: 1-877-322-8228
 - Mail: P.O. Box 105281
Atlanta, GA 30348-5281

AnnualCreditReport.com Rollout

Rollout of AnnualCreditReport.com occurs in four stages



Homepage

The online option offers consumers the *fastest, most convenient* way to request credit reports through a secure site

Consumers will start at the dropdown box by selecting their state of residence.

AnnualCreditReport.com

▶ AnnualCreditReport.com ▶ Frequently Asked Questions ▶ Contact Us

Get Your Free Annual Credit Report Online

It's **QUICK, EASY AND SECURE.**
If you are eligible for a free credit report through this site, you will be able to view it and print it after we confirm your identity.

START HERE

▶ Find out when Free Annual Credit Reports are available in your state through this website.

Select Your State

When are Free Annual Credit Reports available in my State?

Eligibility for an annual free credit report is determined by your state of residence based on the rollout schedule set by federal law. Look below to see when a free credit report becomes available in your state through this website.

1	Western States	December 1, 2004
2	Midwest States	March 1, 2005
3	Southern States	June 1, 2005
4	Eastern States & all U.S. Territories	September 1, 2005

Western States

- Alaska
- Arizona
- California
- Colorado
- Hawaii
- Idaho
- Montana
- New Mexico
- Nevada
- Oregon
- Utah
- Washington
- Wyoming

This central site allows you to request a free [credit file disclosure](#), commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion.

You can also request your report by [phone](#) or [mail](#). Monitoring and periodically reviewing your credit report is an effective tool in fighting identity theft.

This site is sponsored by:

TransUnion | experian | EQUIFAX

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While the Internet provides immediate access, consumers will also have access to two other methods to request their credit report: phone and mail; these are mailed within 15 days of request.

Consumers will be able to easily see when residents of their state are eligible for free credit reports.

Five-Step Process for Requesting Credit Reports

Consumers go through a five-step process to request their credit report

**Step One
Homepage**

**Step Two
Personal Information Page**

**Step Three
Selection Page**

**Step Four
Consumers Review Credit Report(s)**

**Step Five
Confirmation Page**

Consumer Protection Tips

- **Use the Internet if you want immediate access to your credit report in a convenient, secure and easy to use method**
- Remember, AnnualCreditReport.com is the only source authorized by the three nationwide consumer credit reporting companies
- Request your credit reports yourself; do not let anyone else do this for you
 - AnnualCreditReport.com will never email you, or embed pop-ups in websites
 - Beware of any emails or pop-ups you receive regarding this service – they may be fraudulent
- Provide your own personal information and do not share it with anyone else
- If you use the mail, be sure to use the standard mail form (provided at AnnualCreditReport.com)
- Choose the best time to request your credit report
 - Obtain your credit report when it will provide **you** with the most value (for example, before a major transaction like buying a house or a major life change like getting married or divorced, etc.)
 - Pace your credit report requests (for example, one credit report every four months) to keep track of any changes or new information that may appear