

1

Navigate to:

<https://www.equifax.com/personal/credit-report-services/free-credit-reports/>

2

Click "GET STARTED"

## Free Credit Reports

You may already know that there are multiple ways you can get a free credit report. You can get free Equifax credit reports at [annualcreditreport.com](https://annualcreditreport.com).<sup>1</sup> You can also receive free Equifax credit reports with a myEquifax account. Just look for "Equifax Credit Report" on your myEquifax dashboard.

¿Desea su informe de crédito de Equifax en español?

GET STARTED

## How can I get a free credit report?

Here are some of the ways to get a free copy of your Equifax credit report.



3

Fill in the information required to set up your account.

### Personal information

First name

Last name

Date of birth (MM/DD/YYYY)

SSN or ITIN (XXX-XX-XXXX)



Your Social Security number helps us locate your credit report and verify your identity.

Mobile number (XXX-XXX-XXXX)

4


After entering all required information, there will be a verification and confirmation process through the email address you sign-up with.

City

State

ZIP code

 I'm not a robot



Continue



Privacy Policy

5

After creating an account, try log into your Equifax account. Make sure to click "No, Keep My Current Membership" when it presents an upgrade option. The free version is sufficient for credit freezes and day-to-day needs.



- ✓ Annual 3-bureau VantageScore credit scores & credit report
- ✓ Uncover potential fraud with 3-bureau credit monitoring<sup>1</sup> and alerts
- ✓ Social Security number monitoring with alerts if your personal information is found on the dark web<sup>2</sup>

TOTAL TODAY

**\$4.95** trial offer

\$4.95 for your 30-day trial, then \$19.95 per month. Cancel at any time; no partial month refunds.<sup>3</sup>

NO, KEEP MY CURRENT MEMBERSHIP

YES, UPGRADE MY ACCOUNT

### What You Need To Know

The credit scores provided are VantageScore® 3.0 credit scores based on Equifax®, Experian®, and TransUnion® data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

1. Credit monitoring from Experian and TransUnion will take several days to begin.

2. WebScan searches for your Social Security Number, up to 5 passport numbers, up to 6 bank account numbers, up to 6 credit/debit card numbers, up to 6 email

6

To put a credit freeze on your account, click "Manage a freeze" from your dashboard.

Home

Welcome, Kaitlyn

#### YOUR CREDIT

Credit Score

Credit Report

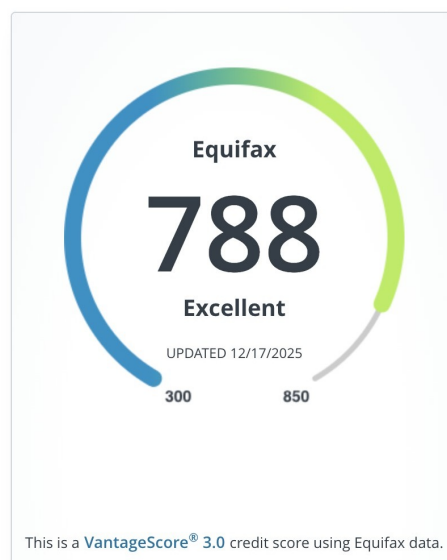


#### YOUR IDENTITY

Freeze

Fraud & Active Duty  
Alerts

Dispute Center



#### EQUIFAX CREDIT REPORT STATUS



Your Equifax credit report is **frozen**.

[Manage a freeze](#)



You don't have an **active duty** or **fraud alert** in place.

[Place an alert](#)

#### EQUIFAX CREDIT REPORT SUMMARY

7 Click "Manage a freeze" one more time.

YOUR CREDIT

Credit Score

Credit Report ▼

YOUR IDENTITY

Freeze

Fraud & Active Duty Alerts

Dispute Center

Products for You

YOUR FEATURED SAVINGS



Your Equifax credit report is **frozen**.

MANAGE A FREEZE

## What is a security freeze?

- ✓ A security freeze is one step you can take to help prevent access to your Equifax credit report to open new credit accounts.
- ✓ Security freezes are federally regulated and should be temporarily lifted or permanently removed each time you apply for credit.

8 Click "Freeze my account". If it is already frozen like this example, you have the option to "Temporarily lift a security freeze" for situations that require your credit report to be accessed (i.e. when opening a new credit card).

Would you like to **lift or remove a security freeze** on your Equifax credit report?

You can temporarily lift or permanently remove the freeze from your Equifax credit report for free, so it's available to potential lenders or creditors.

☐ Temporarily lift a security freeze

☐ Permanently remove a security freeze

CONTINUE



9 To temporarily lift a security/credit freeze, click "continue"

You can temporarily lift or permanently remove the freeze from your Equifax credit report for free, so it's available to potential lenders or creditors.

☒ Temporarily lift a security freeze

☐ Permanently remove a security freeze

CONTINUE

BACK



10 Click on the calendar icon to select the date you want to start your credit freeze from.



When would you like to **temporarily lift** your security freeze?

From

MM/DD/YYYY



Through

MM/DD/YYYY



CONTINUE

BACK



11 Do the same for the end date.



When would you like to **temporarily lift** your security freeze?

From  Through

December 2025

Mo	Tu	We	Th	Fr	Sa	Su
24	25	26	27	28	29	30
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21

12 Once you've selected the range of days you want to lift your credit freeze, click "continue"

From  Through

CONTINUE

BACK

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### 13 Click "TEMPORARILY LIFT A FREEZE"

**Before you submit your request, here's what you need to know.**

- Lifting a freeze is free.
- While your freeze is lifted, your Equifax credit report can be accessed for the purpose of extending credit.
- The freeze will automatically go back on your Equifax credit report after the last day of the temporary lift.
- Lifting a freeze will only apply to your Equifax credit report.

TEMPORARILY LIFT A FREEZE

BACK

### 14 Then, Equifax will take you back to the dashboard page. Here you can see that the credit freeze is temporarily lifted until the end date selected in [Step 12](#). After 12/18/2025, this account's Equifax credit report will be frozen once again.

[Home](#)

Welcome, Kaitlyn

YOUR CREDIT

Credit Score

Credit Report

YOUR IDENTITY

Freeze

Fraud & Active Duty Alerts

Dispute Center

Products for You

Equifax

788

Excellent

UPDATED 12/17/2025

300850

This is a VantageScore® 3.0 credit score using Equifax data.

EQUIFAX CREDIT REPORT STATUS

You have **temporarily lifted** your Equifax credit report freeze through **12/18/2025**.

Manage a freeze

You don't have an **active duty** or **fraud alert** in place.

Place an alert

EQUIFAX CREDIT REPORT SUMMARY