

## How to obtain your Credit Report Experian

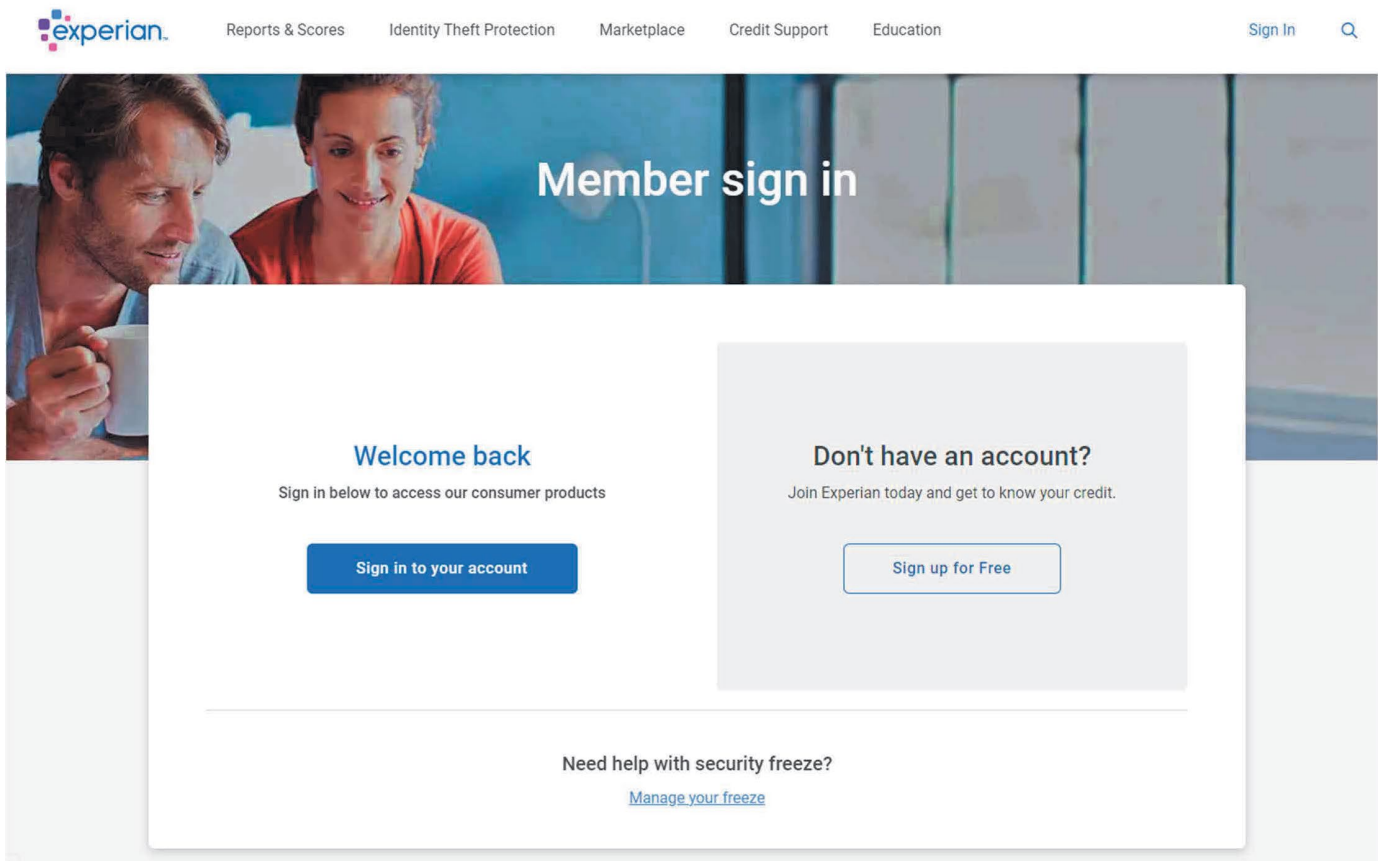
<https://www.experian.com/help/login.html>

Please follow the Instructions precisely. The report you are generating will provide the information that lenders and the SBA will be reviewing.



### Step 1:

Sign-in if you already have an account or select “Sign up for Free”. If you have an account, skip to step 6.



## Step 2:

Fill in all required info and select “Create your account”

Registration

https://usa.experian.com/registration/?offer=at\_frsas102&br=exp&op=FRSC-LOG-PRI-102-RBT-RPTOSCR-B0-EXP-GWIN-SEM-XXXXXX-XXXXXX-...

experian. [Already a member? Sign in.](#)

### Tell Us About Yourself

First Name  Last Name

Current Street Address  Apt. Unit

ZIP Code  City  State

Have you lived at this address for 6 months or more? ☒ Yes ☐ No

**Create Your Account**

Email Address  This will be your username

Password

What is the main reason you visited Experian today?

**When You Register Today, You'll Get:**

- ✓ Free Experian Credit Report and FICO® Score
- ✓ Increase your FICO® Score with Experian Boost
- ✓ Report and Score Refreshed Every 30 Days On Sign In
- ✓ FICO Score Monitoring with Experian Data
- ✓ Experian Credit Monitoring and Alerts
- ✓ Free Dark Web Surveillance Report
- ✓ Credit Cards and Loans Matched for You

**Completely Free and Easy**

No purchase or credit card required. Checking your own credit will NOT hurt your credit scores.

## Step 3:

Next page is “Verify your Identity”. Fill out accordingly and click the “Continue” button.

My Military Experian Instructions | Registration

https://usa.experian.com/registration/op2

experian. [Already a member? Sign in.](#)

### Verify Your Identity

Social Security Number  [Why do we need this?](#)

Date of Birth  MM/DD/YYYY

Phone Number  (XXX) XXX-XXXX

**Continue**

**Order Summary**

**Experian CreditWorks™ Basic**

- ✓ Free Experian Credit Report and FICO® Score
- ✓ Increase your FICO® Score with Experian Boost
- ✓ Report and Score Refreshed Every 30 Days On Sign In
- ✓ FICO Score Monitoring with Experian Data
- ✓ Experian Credit Monitoring and Alerts
- ✓ Free Dark Web Surveillance Report
- ✓ Credit Cards and Loans Matched for You

**Entrust** **McAfee SECURE**

**Privacy Policy Notice**

Consumerinfo.com, Inc.'s policy on how your personal information is used and disclosed is contained in our

## Step 4:

Confirm your Identity by answering the questions.

The screenshot shows the 'Create Your Account' page on the Experian website. The browser address bar shows 'https://usa.experian.com/registration/op3'. The Experian logo is at the top left. The main content area is divided into two columns. The left column, titled 'Create Your Account', contains a yellow box with the instruction: 'Please confirm your identity by completing the following authentication questions within 1 minutes, 9 seconds.' Below this, there are two sets of questions. The first set asks: 'Based on our records, you opened a mortgage around June 2016. To whom do you make your mortgage payments?' with radio button options: 'BANK OF NEW YORK MELLON', 'EVERBANK', 'TD BANK', 'CENTRAL NATIONAL BANK AND TRUST', and 'NONE OF THE ABOVE/DOES NOT APPLY' (which is selected). The second set asks: 'Which of the following is the last four digits of your cellular phone number?' with radio button options: '3361', '4719', '0388', '0170', and 'NONE OF THE ABOVE/DOES NOT APPLY' (which is selected). Below these is a question: 'In which year did you open the (NAVY FEDERAL CR UNION) credit card?' with a radio button option: '2014'. The right column, titled 'Order Summary', shows 'Experian CreditWorks™ Basic' for '\$0.00'. It lists several benefits with checkmarks: 'Free Experian Credit Report and FICO® Score', 'Increase your FICO® Score with Experian Boost', 'Report and Score Refreshed Every 30 Days On Sign In', 'FICO Score Monitoring with Experian Data', 'Experian Credit Monitoring and Alerts', 'Free Dark Web Surveillance Report', and 'Credit Cards and Loans Matched for You'. Below the list, 'Sales Tax' is '\$0.00' and 'Order Total' is '\$0.00'. At the bottom of the right column are two security logos: 'Entrust' and 'McAfee SECURE'. The Windows taskbar is visible at the bottom of the browser window.

## Step 5:

Next page is "Account Security". Fill out accordingly and click the "Submit and Continue" button.

The screenshot shows the 'Account Security' page on the Experian website. The browser address bar shows 'https://usa.experian.com/registration/op4'. The Experian logo is at the top left. The main content area is divided into two columns. The left column, titled 'Account Security', contains a text box with the instruction: 'If you forget your username or password, we'll need this information to restore access to your account.' Below this are three input fields: 'Security Question' (a dropdown menu showing '- Select Question -'), 'Security Question Answer' (a text box with a red warning icon), and '4-Digit PIN' (a text box with a redacted PIN '....' and an eye icon). Below these is a question: 'How often do you worry about your credit?' with a dropdown menu showing 'Please select an option'. At the bottom of the left column is a checkbox labeled 'Remember this device.' with an information icon, and a large purple button labeled 'Submit and Continue'. The right column, titled 'Order Summary', is identical to the one in Step 4, showing 'Experian CreditWorks™ Basic' for '\$0.00' and a list of benefits. The 'Order Total' is '\$0.00'. At the bottom of the right column are the same two security logos: 'Entrust' and 'McAfee SECURE'. The Windows taskbar is visible at the bottom of the browser window.

## Step 6:

After a moment you will be sent to your dashboard on the credit summary page.



Credit

Finances

Protection

Credit Cards

Loans

Auto

Upgrade



Hi [REDACTED],

Take a look at the big picture of your credit.

### Credit

Experian

Equifax

TransUnion

FICO<sup>®</sup> SCORE 8

As of Today

721

GOOD

What's changed >

300

850

### Marketplace

[Advertiser Disclosure](#)



#### Personal Loans

Did you know? Personal loans typically have lower interest rates than credit cards.

[See your options](#)

## Step 7:

Scroll over "Credit" and select "Credit Reports".



Credit

Finances

Protection

Credit Cards

Loans

Auto

Upgrade



Credit Summary

Credit Reports

FICO<sup>®</sup> Scores

#### TOOLS

Experian Boost NEW

Experian CreditLock

FICO<sup>®</sup> Score Planner

FICO<sup>®</sup> Score Simulator

Score Tracker

### Marketplace

[Advertiser Disclosure](#)



#### Personal Loans

Did you know? Personal loans typically have lower interest rates than credit cards.

[See your options](#)

### Protection

### Step 8:

Scroll down to “Quick Actions” and click “Print your report”

# 721

GOOD

300 850

[Review my 3 scores](#)

#### Quick actions

**Your credit file is unlocked**  
Manage Experian CreditLock

**Print your report**  
Open a printable version

**File a dispute**  
Visit the dispute center

#### What's a credit report?

Your credit report is a detailed record of all your credit and debt accounts.

It contains info about how much debt you have, how often you pay your credit and debt bills on time, and how long you have been managing your credit accounts.

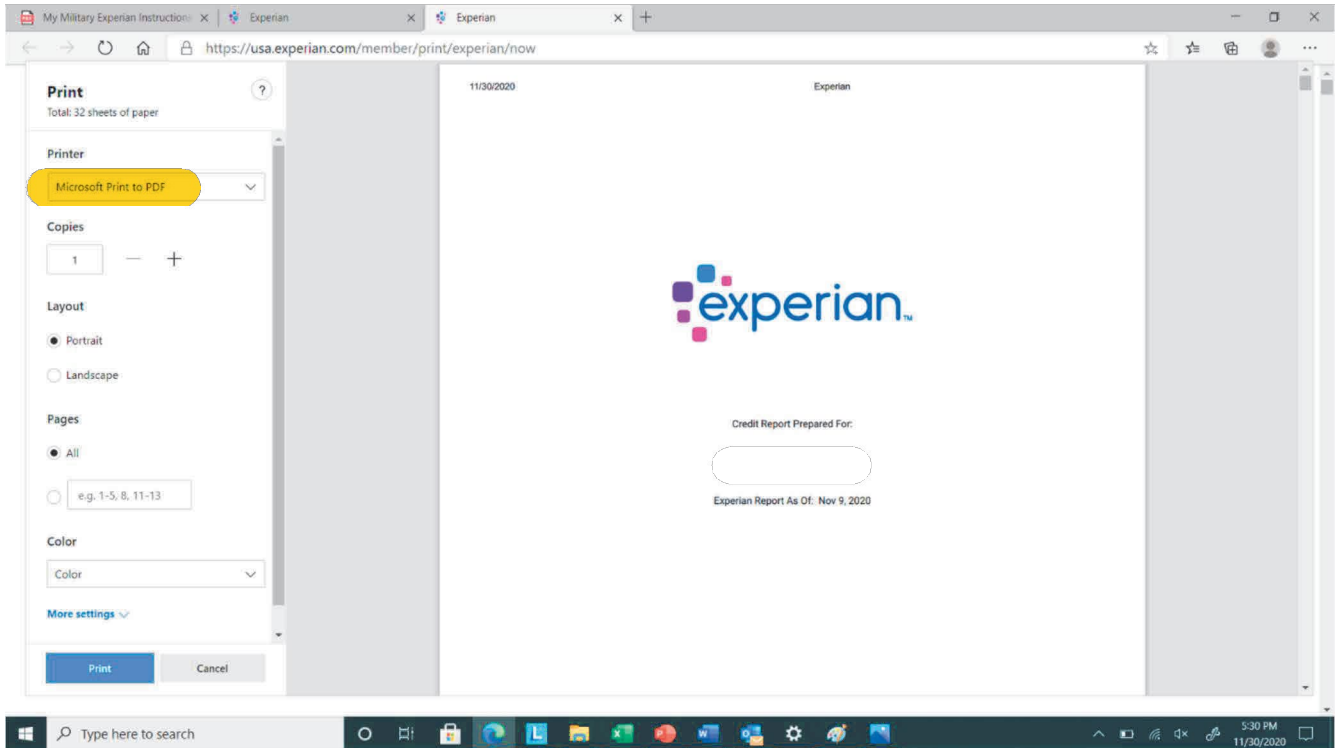
### Step 9:

Select “Print this Page” or right click on the report and select “Print”

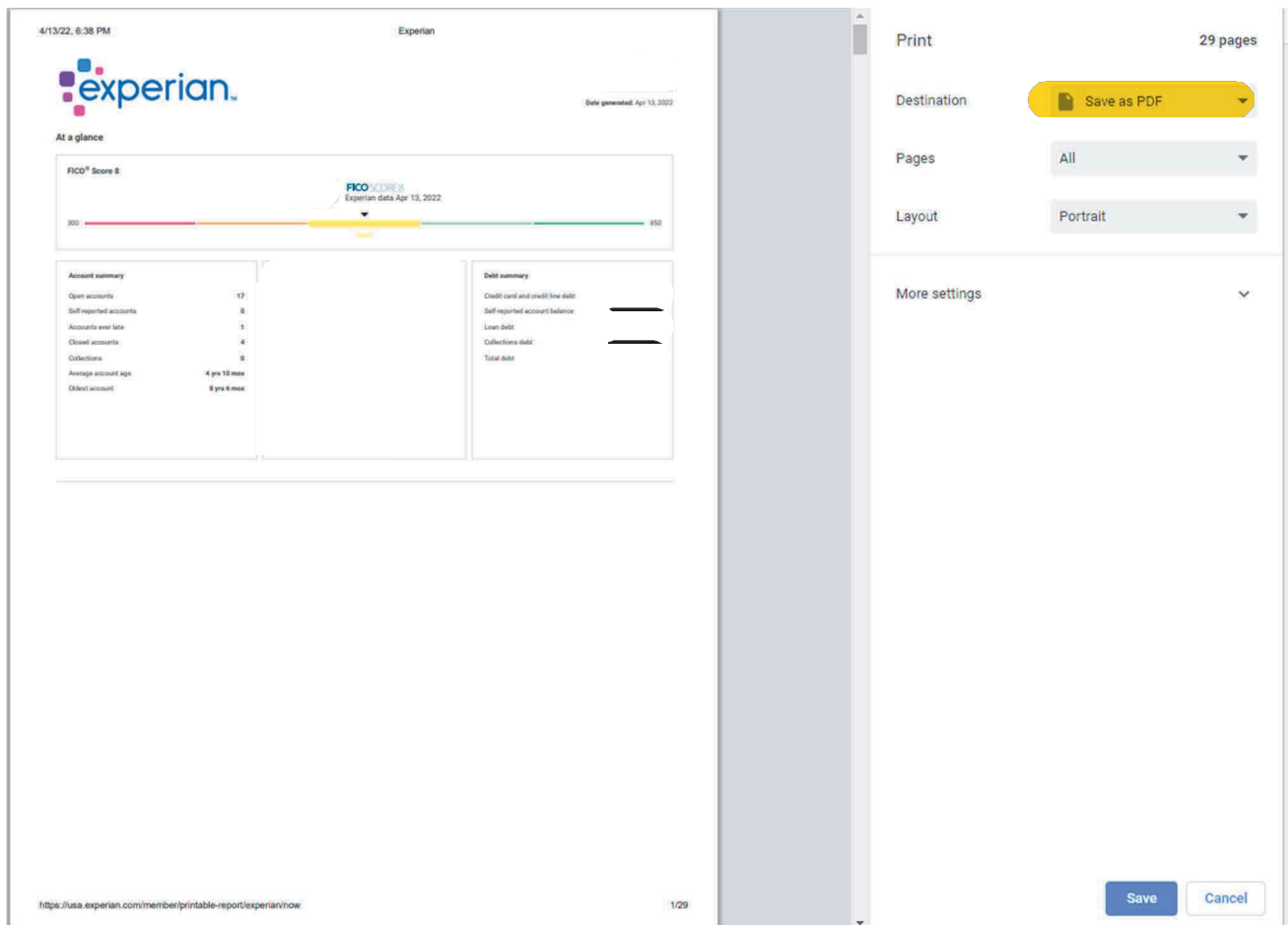
The screenshot shows a web browser window with the URL <https://usa.experian.com/member/print/experian/now>. The page displays the Experian logo and the text "Credit Report Prepared For:". A right-click context menu is open over the page, showing options like "Back", "Forward", "Reload", "Save as...", "Print...", "Cast...", "Search images with Google Lens", "Send to your devices", and "Create QR Code for this page". The "Print..." option is highlighted. A "Print This Page" button is also visible on the page.

## Step 10: There are two formats.

Option A: Select “Microsoft Print to PDF” under the “Printer” selection and select “Print” or

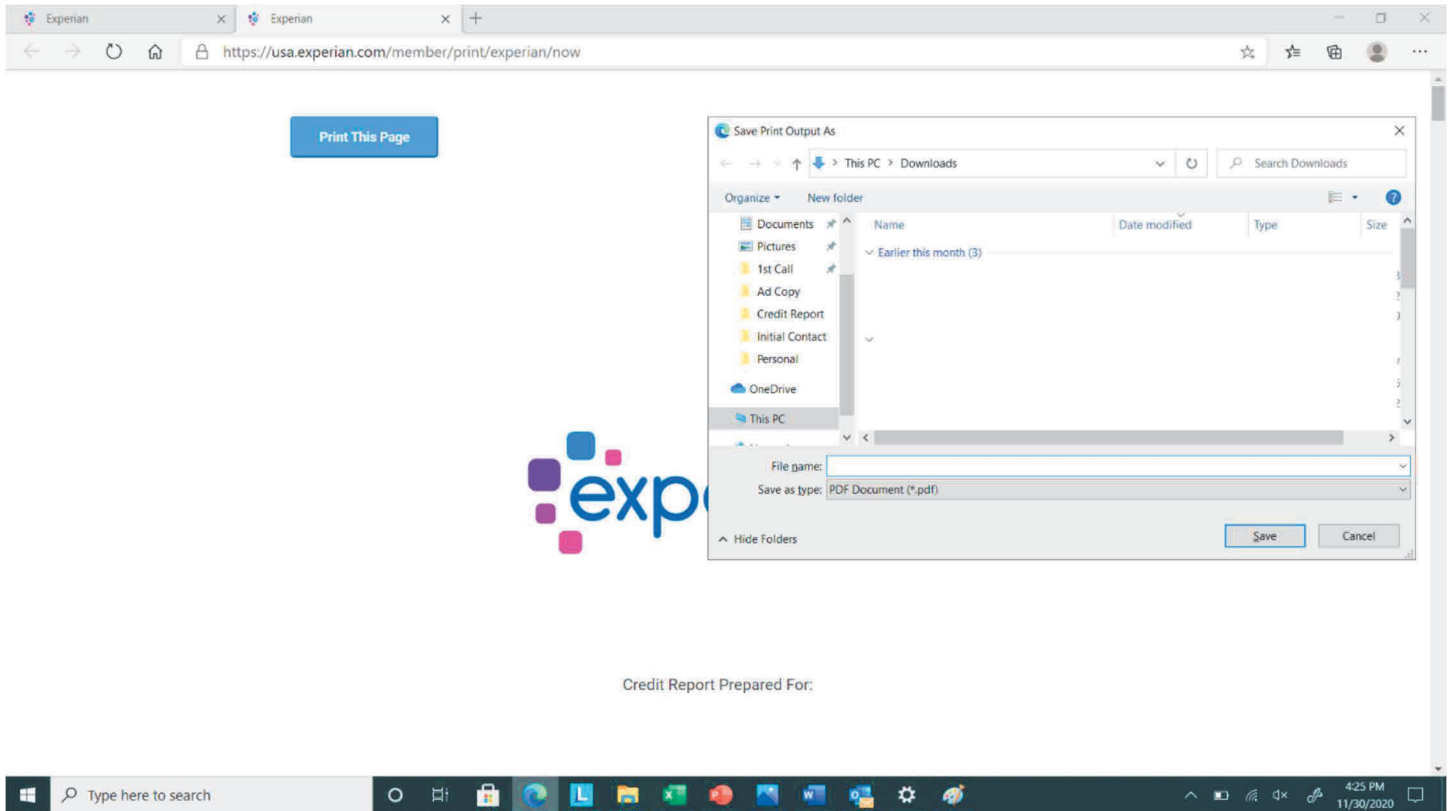


Option B: Change printer “Destination” to “Save as PDF” and click “Save”



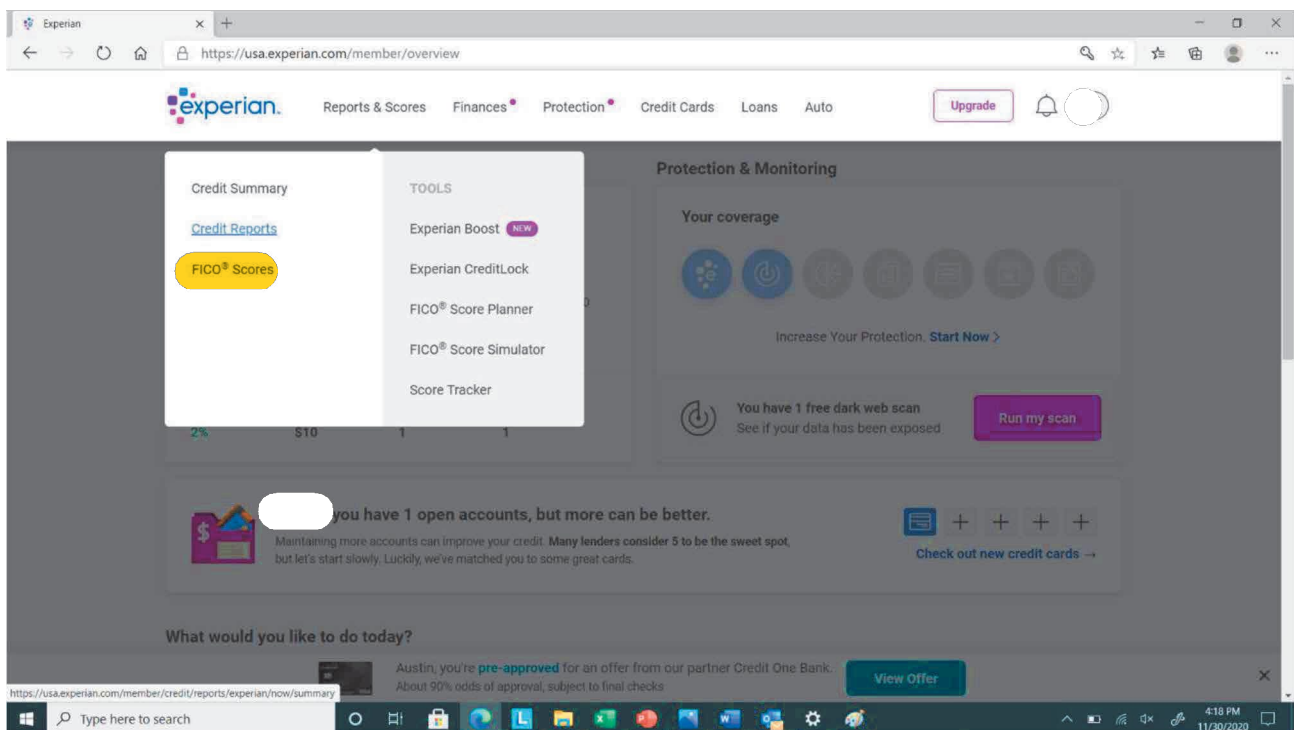
### Step 11:

Save Report to your computer and upload to your Sharefile account.



If your report does not show a FICO Score 2 follow the additional steps.

Step 12: Return to the home page and scroll over "Reports and Scores" and click "FICO Scores"






### Step 13:

Scroll down to the section titled “Additional Scores” and click on “Purchase All 3 Scores”

## Additional<sup>®</sup> Scores

Industry-specific FICO<sup>®</sup> Score versions are commonly used for mortgages, auto loans and credit cards.

**Credit Cards**AutoMortgages



### Buying a home? Financing a car? Need a new credit card?

Lenders may use other types of scores when evaluating your request for credit. Get instant access to the FICO<sup>®</sup> Score versions commonly used in these lending decisions

**Purchase All 3 Scores**

### Step 14:

All 3 scores are selected when the page is generated, you will need to click the box next to “Add to Order” to deselect the “Auto Lending” and “Credit Card Lending” scores.

### Step 15:

Once complete, scroll down to the bottom page, input your payment info and click “Submit Secure Order”

#### FICO<sup>®</sup> Score 2

This is an older FICO<sup>®</sup> Score version used primarily in mortgages lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

☒ Add to Order\$4.95

#### Auto Lending

##### FICO<sup>®</sup> Auto Score 8

This is a FICO<sup>®</sup> Score version customized for auto lending. Many banks, auto dealers, and other lenders use this version when pulling your credit report based on Experian data.

##### FICO<sup>®</sup> Auto Score 2

This is an older FICO<sup>®</sup> Score version customized for auto lending. Many banks, auto dealers and other lenders use this version when pulling your credit report based on Experian data.

☒ Add to Order\$4.95

#### Credit Card Lending

##### FICO<sup>®</sup> Bankcard Score 8

This is a FICO<sup>®</sup> Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

##### FICO<sup>®</sup> Score 3

This is an older FICO<sup>®</sup> Score version used primarily in credit card lending. It may also be used by some lenders for other credit product application evaluations (such as credit cards, personal loans, retail credit, student loans, etc.).

##### FICO<sup>®</sup> Bankcard Score 2

This is an older FICO<sup>®</sup> Score version that is customized for credit card lending. Many credit card issuers use this version when pulling your credit report based on Experian data.

☒ Add to Order\$4.95