

Dear Members,

In 2003 an amendment was passed requiring that the three reporting agencies (Trans Union, Equifax, Experian) provide upon request, a free credit report every twelve months in accordance with the Fair and Accurate Credit Transactions Act (FACT Act). To access your credit report online go to Annualcreditreport.com. I used this opportunity to request a copy of my credit report which includes personal information, account information for any open account and a listing of companies who requested a copy of your credit report.

This past fall I moved and soon after I began sporadically receiving mail forwarded from our old address, addressed to someone whose name was similar to mine. I opened a piece of the misdirected mail by error and found a collection notice. I contacted the US Postal Service to clear up the misdirected mail and the USPS employee suggested that I may have been a victim of identity fraud. After a review of my credit report, it provided me with the assurance that I had not been a victim of identity theft but rather received misdirected mail.

Another helpful use of this report is the opportunity it provides to potential homeowners to review, "clean up" and/or report inaccuracies. It is imperative that you be acquainted with your credit standing in order to avoid surprises or disappointment as you attempt to pre-qualify to purchase a home.

Please note that using this free credit report service will not lower you credit score. A consumer can request reports from all three reporting agencies at the same time or stagger the requests throughout the twelve month period as a way to self-monitor your credit data. Step by step directions are included on how to access the website.

Sincerely,

A handwritten signature in black ink that reads "Melissa Brown". The signature is written in a cursive, flowing style.

Melissa Brown
Housing Coordinator

1. Logon to www.annualcreditreport.com

'Select Your State' and click 'Request Report'.



2. Enter in your personal information.

Type in the security characters at the bottom of the screen.

Click 'CONTINUE'.

NOTE: **DO NOT** click the Back button on your web browser.



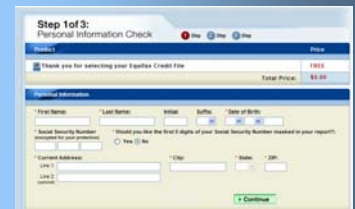
3. Place a check mark next to 'EQUIFAX' and click 'NEXT'.

4. The next screen will inform you where you may click when you have finished with the Equifax site. Click 'NEXT'.



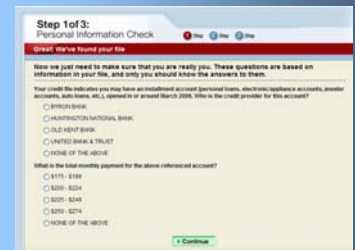
6. Enter in your personal information again.

Click 'Continue'.



7. You will be asked a few security questions to ensure that the person requesting the credit report is you.

When you have finished answering the questions, click 'Continue'.



8. Equifax will offer you your FICO credit score for a fee of \$7.95. Click 'No Thanks, I Don't Want to Know My Score'.

9. You will be offered more 'Limited Offers'. Select 'No' for all and click 'Submit'.



10. Click 'View and Print Your Online Report'.



11. Click 'Print Credit Report'.