

## Directions for obtaining a Credit Report your Credit Report

Go to: <https://www.myfico.com/>

The screenshot shows the myFICO website's pricing page. The title is "Your FICO Score, from FICO" with a sub-headline "90% of top lenders use FICO® Scores—do you know yours? Choose your plan." There are three plan cards: "BASIC" (circled in red), "ADVANCED", and "PREMIER". Each card lists features like "FICO Scores", "Credit reports", and "Identity monitoring". The Basic plan costs \$19.95/month, Advanced is \$29.95/month, and Premier is \$39.95/month. A large red arrow points to the "Start Plan" button of the Basic plan.

Select the **Basic Option** by clicking “**Start Plan**”

The screenshot shows the myFICO sign-up form. It includes a "Sign up for myFICO" header, an "Enter your Email" field, a "Create a Password" field, and a checkbox for "Yes, sign me up to receive email about special offers, valuable information, and educational resources to help me manage my credit." Below the form is a "Continue" button and a disclaimer: "By providing your email, you are agreeing to myFICO.com's Terms of Use and Privacy Policy." The Norton logo is visible at the bottom.

Create your user ID and Password – and decide if you want to receive special offers (if no uncheck the box). Once you use myFICO for your first report it will maintain a record of your USER information. This allows you to easily return and download a new report as needed for DCOM or BOM. If you forget your USER ID, you will be able to use your SS# to request an email reset. Typically, the USER ID is your email, so use an account that will continue to be valid!

FIRST TIME USERS: Enter your information to create your account and [Continue to Billing Info](#):

1 Personal Info 2 Payment Method 3 Review & Confirm 4 Identity Verification

### Enter your Personal Information

First Name M.I. Last Name Suffix  
Select ▼

Date of Birth MM/DD/YYYY Social Security # ? Gender  
Select ▼

Street Address Zip Code  
Enter zip for city and state

City & State Phone Number

[Continue to Billing Info](#) Need help? [Call 1-800-319-4433](tel:1-800-319-4433)

myFICO Dashboard Alerts Scores Reports More ▾

Dashboard

### Do you need ongoing access to your FICO® Scores and credit reports?


**FICO Advanced**

- ✓ 3-Bureau FICO® Scores and credit report updates available every quarter
- ✓ 3-Bureau credit monitoring with FICO® Score alerts<sup>2</sup>
- ✓ Identity theft monitoring, alerts and dark web surveillance
- ✓ Fraud resolution and up to \$1 million identity theft insurance<sup>3</sup>

\$29<sup>95</sup>/month<sup>1</sup>

[Start Plan](#)

[Buy A One-Time Report](#)



**Prepare for your credit goals**

Get the right score for your credit goal, including your FICO Scores used for mortgages, auto loans, and credit cards.

<sup>1</sup> IMPORTANT INFORMATION: Your subscription automatically renews monthly at \$29.95, unless you cancel. You may cancel at any time, however, refunds are not available. All subscriptions include a FICO® Score 8, and may include additional FICO® Score versions. Your lender or insurer may use a different FICO® Score than the versions you receive from myFICO, or another type of credit score altogether. [Learn more](#)

<sup>2</sup> Not all credit report data or transactions are monitored. Monitored credit report data, monitored credit report data change alerts, FICO® Score updates, FICO® Score alerts, monitored transactions, and alert triggers, timing and frequencies vary by credit bureau. Other limitations apply. [Learn more](#)

<sup>3</sup> The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. [Review the Summary of Benefits](#)

Select **BUY A ONE-TIME REPORT**, you do not need to start a monthly plan.

Select the second option: **1-Bureau Report** – the default is Experian, but select Equifax

The image shows two side-by-side screenshots of the 'Update Options' dialog box. The left screenshot shows the 'FICO® Score 1-Bureau Report' section with 'Experian' selected by default. The right screenshot shows the same section with 'Equifax' selected. A red circle highlights the radio button for Equifax in both. A red arrow points to the 'Buy Now\*' button in the right screenshot.

Select Equifax and Click **BUY NOW**

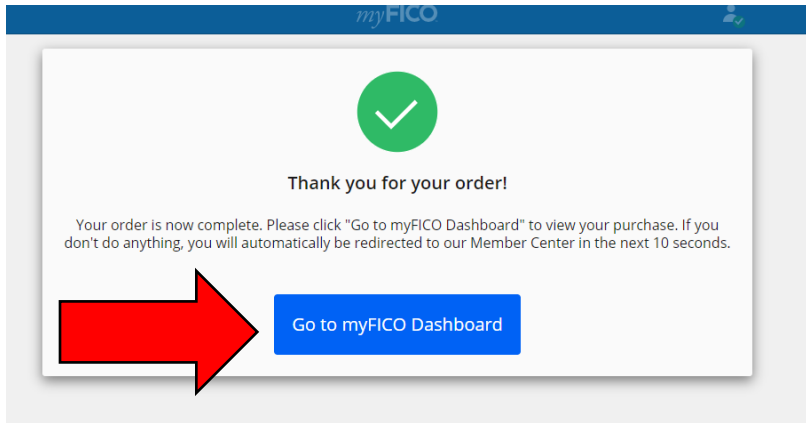
A Screen will appear asking for your credit card information to process the payment request. Make sure you are only purchasing a one-time report for \$19.95; you are not purchasing a monthly monitoring plan or three reports.

After entering your credit card information and submitting, you'll have this review screen

The image shows a screenshot of the 'Review & Confirm Your Order' screen. It displays the payment method as Visa, the order summary for 'FICO® Score 1B Report - Experian' at \$19.95, and the terms and conditions section with a checked box. A red circle highlights the checked box, and a red arrow points to the 'Place Order\*' button.

before your actual purchase. You must click the box and then click **Place Order**. A screen that says "Processing" will appear, do not refresh, just wait!

The following screen will appear once your order has completed.  
Click on "Go to myFICO Dashboard"



### THIS IS YOUR DASHBOARD

To print your report, click on FICO SCORE 1B Report, Equifax.

## Credit Report

Your FICO® Reports from December 15, 2020:

**FICO® Report – EQUIFAX**      FICO® Score Simulator      Print

December 15, 2020 | [Redacted] FICO® Score 8: 792

FICO® Score      Credit Report

FICO® Score Summary    Understanding Your Score    How Lenders See You    Credit At-A-Glance    Accounts    Inquiries    Collections    Public Records    [Redacted]

1    2    3    4    5    6    7    8    9

### FICO® Score 8 Summary

**792**  
FICO® Score 8 based on  
Equifax data as of December 15, 2020

Your FICO® Score considers both positive and negative information in your credit report. The chart below shows the "ingredients" that affected your FICO score. Use this tool to help you understand how your credit behaviors can have a positive or negative impact on your score.

FICO® score ingredients    How you rate

Payment history

Your report will open, and you'll need to click the PRINT icon.

After clicking print a new will open for the print menu.

myFICO [Redacted] December 15, 2020 | Equifax

### FICO® Score 8 Summary

**792**  
FICO® Score 8 based on Equifax data as of December 15, 2020

**Your FICO® Score is Very Good**

POOR    FAIR    GOOD    EXCELLENT

Your score is above the average of U.S. consumers and demonstrates to lenders that you are a very dependable borrower.

- FICO® Scores range between 300 and 850
- Higher scores are better scores
- The higher your score, the more favorably lenders look upon you as a credit risk

Your FICO® Score considers both positive and negative information in your credit report. The chart below shows the "ingredients" that affected your FICO score. Use this tool to help you understand how your credit behaviors can have a positive or negative impact on your score.

| FICO® score ingredients  | How you rate |
|--|--------------|
| <b>Payment history</b><br>Your history of paying bills on time.                          | Exceptional  |
| <b>Amount of debt</b><br>Your total amount of outstanding debt.                          | Very Good    |
| <b>Length of credit history</b><br>How long you've had credit.                           | Very Good    |
| <b>Amount of new credit</b><br>Amount of credit you've recently obtained or applied for. | Very Good    |

Print      13 pages

Destination    Save as PDF

Pages    All

Layout    Portrait

More settings

Select your printer option, or you may opt to save a PDF Document from this window. After printing or saving your report close the window and return to the Dashboard.

For security, hover over your name on the Dashboard, in the upper right-hand corner and click, then a small drop-down menu will appear, and you can LOG OUT.

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