

Pulling Your Credit Report

Before or after the name change process, you may want to pull your credit report to see if the changes you requested were properly performed. In the US, you're entitled to at least one free report per year pursuant to federal law. However, all three major credit bureaus have permanently extended the program to provide free reports every 7 days.

How to pull your credit report

Note that credit reports don't include your credit score. They only include the information present in your credit file.

- Start by visiting annualcreditreport.com, which is the site authorized by federal law to provide free credit reports.
- There, click on **Request your free credit reports**
- Enter your personal information and click **Next**. If you haven't submitted your name change yet, make sure to use the name from before your name change so that the credit bureaus can locate your file.
- Click which credit bureaus you'd like to request reports from. You can select as many as you'd like. Then, click **Next**.
- You'll be redirected to the website of one of the credit bureaus you chose, where you'll have to verify your identity in order to receive your report. If you have very little information in your credit file, Experian is known to deny your request and require you to upload your identity documents and receive your report by mail.
- Once you've finished viewing your credit report, save it, and then click **Finish**. If you've selected multiple credit bureaus, you'll be redirected to the next one for identity verification.

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