



## 3-in-1 Credit Report

### Do you know how you can view your entire credit history?

Get your 3-in-1 Credit Report online today. The 3-in-1 report enables you to quickly and easily view your credit history as reported by the three major credit reporting agencies, including Equifax, in one comprehensive report. To help you identify any discrepancies, the report provides a line-by-line comparison of your credit information from all three agencies.

You never know which credit reporting agency a lender or creditor will use to evaluate your credit standing. It could be one agency — or a combination of the three. No matter what — make sure your credit information is consistent across the board — and receive the credit you deserve.

### The 3-in-1 Credit Report

The 3-in-1 Credit Report contains a comprehensive record of your major lenders and creditors, payment history and payment patterns from all three major credit reporting agencies, compared line-by-line, in one single report. It includes:

- Your name, address, Social Security number, date of birth and employment information
- Your credit accounts as reported by various lenders
- Number of times your credit history has been accessed within the past year and by whom
- Public record, including any judgments, tax liens, garnishments, bankruptcies, and collection information
- See sample on reverse

#### • No waiting

Access your 3-in-1 Credit Report within minutes, 24 hours a day, 7 days a week, in an easy-to-read printable format.

#### • No wondering

See it all from each of the three major credit reporting agencies — review details on credit cards and loans opened in your name, payment information and more — to check accuracy.

#### • No surprises

Make sure your credit record is accurate before you make any major purchases — such as a home or car, apply for insurance, or go on a job interview. Proactively review your credit report and eliminate any surprises.

#### • No hassles

Use our exclusive 3-in-1 hotline to address any questions or concerns you may have, available 7 days a week.

**One stop shopping. One comprehensive report. Get your 3-in-1 Credit Report today!**

**To order or for more information about the 3-in-1 Credit Reports, call 1-800-829-3616 or visit [www.equifax.com](http://www.equifax.com) — where informed consumers are empowered consumers.**

# 3-in-1 Credit Report Online Sample

- 1 **Personal Information:** identification information including: your name, Social Security number, date of birth, address information and employment information
- 2 **Account Information:** a complete list of all credit accounts and their status at the time the information was reported by your lenders and creditors
- 3 **Inquiries:** companies that have requested your credit file for marketing purposes (as permitted by law), for a periodic review of your credit, and/or to consider extending credit or granting a loan
- 4 **Collections:** accounts that your lenders and/or creditors have turned over to a collection agency
- 5 **Public Records:** includes items obtained from local, state and federal courts, such as bankruptcies, liens and judgments
- 6 **Consumer Statement:** any statement(s) you may have added to your credit file to further explain its contents
- 7 **Dispute File Information:** how to dispute information found on your credit report
- 8 **Print Credit Report:** print out your complete 3-in-1 Credit Report for future reference

**Visit [www.equifax.com](http://www.equifax.com) to order your 3-in-1 Credit Report or to explore the online sample for yourself!**

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The screenshot displays the Equifax website interface for a 3-in-1 Credit Report. The page is divided into several sections:

- Navigation:** Includes links for Personal Solutions, Business Solutions, and Our Company. There are also dropdown menus for Products, Learning, Customer Service, Online Dispute, Member Center, and Logout.
- Welcome Message:** Greeting the user (Roban Barnes) and providing the date (June 23, 2004) and member since date (October 01, 2003).
- Dispute Information:** Links for Equifax, Experian, and TransUnion dispute services.
- Account Information:** A table showing details for AVCO FINANCE and BBST BANKCARD. The table has columns for Equifax, Experian, and TransUnion, with sub-columns for Reported and Not Reported.
- Payment History:** A section showing the 24-month payment history for BBST BANKCARD, with a key for interpreting the symbols (NR, RR, etc.).
- Seven-Year Payment History:** A table showing the number of days past due (30, 60, 90) for each bureau.
- SP OIL:** A table showing account details for SP OIL.

