

Is annualcreditreport.com legit? TrustSniffer's high-trust assessment: 100/100

annualcreditreport.com

Verdict

100

OUT OF 100

HIGH TRUST

annualcreditreport.com appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-08-02 by automated analysis. Classification confidence 70%.

What this site appears to be

AnnualCreditReport.com presents itself as the federally authorized source for obtaining free weekly credit reports from Equifax, Experian, and TransUnion, with extensive information about identity verification, privacy, security, disputes, and credit monitoring practices.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	22 years old Registered history	CLEAR
Web archive	Archived since 2005 3 snapshots	CLEAR
Certificate	Encrypted connection Issued by GeoTrust TLS RSA CA G1	NOTED

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: more than 10 years (registration continuity).
- Public web-archive history exists since 2005.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

AnnualCreditReport.com is a public-service website presenting itself as the federally authorized source for obtaining free weekly credit reports from Equifax, Experian, and TransUnion, with supporting information on identity verification, privacy, security, disputes, and credit monitoring.

Scam/Impersonation Risk

No phishing, impersonation, blacklist, or other contradictory signals were identified. The site's purpose, content, and observed behavior are consistent with an established informational public-service website: it presents clear privacy and security information, does not expose sensitive forms in the observed page, and showed no suspicious external activity. Normal interaction, including account login and standard use, is appropriate.

- The homepage identifies the service as the central source for credit reports provided by Equifax, Experian, and TransUnion.
- The homepage and support content contain no reported fraud indicators, impersonation signals, or suspicious form destinations.
- External reputation checks recorded zero malicious detections, zero suspicious detections, and zero abuse reports.

Regulatory Verification Notes

The site presents a federally authorized service and states that reports are available under federal law. The supplied content does not provide a specific license number or separate corporate-registration reference, so regulatory status is best understood as a transparency item for independent confirmation rather than an adverse legitimacy finding. Registration privacy is an administrative detail, and no conflicting legal identities or third-party broker match were identified.

- The domain was registered on 2004-06-25 and is approximately 22.12 years old; registrar: GoDaddy Corporate Domains, LLC.
- The domain has 3 archive snapshots spanning 1 tracked year, from 2005-03-02 to 2005-03-02.
- The site is served from AS16625 (AKAMAI-AS - Akamai Technologies, Inc., US).
- TLS is issued by GeoTrust TLS RSA CA G1 at OV validation level for Central Source LLC, valid to 2027-01-20.

What to Verify Next

For formal compliance or institutional onboarding, confirm the service’s authorization and operating entity through the relevant government or credit-reporting-agency channels, using independently sourced contact details. Standard account use may proceed in accordance with the site’s stated service process.

- The homepage states that the service was created by the three major credit-reporting agencies.
- The site provides dedicated pages covering privacy, security, identity verification, disputes, and support.
- No direct consumer payment or subscription model is indicated in the supplied business description.

Summary Verdict

AnnualCreditReport.com presents a high-confidence, established, and legitimate trust posture. The available evidence converges on a genuine public-service operation with no observed contradiction or material abuse signal.

Infrastructure Integrity

The website is protected by Akamai CDN/WAF infrastructure, with the observed address belonging to the CDN edge rather than an exposed origin. This reduces direct origin exposure and is a mitigating infrastructure characteristic, not independent proof of legitimacy.

Closing Assessment

Normal browsing, login, and standard account actions are appropriate, subject to the organization’s ordinary identity-verification and compliance procedures.

Written analysis generated 2026-08-02 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100
Identity verification confidence	25%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of annualcreditreport.com.

- The request stayed on annualcreditreport.com. It was not redirected to another domain. CLEAR
- Registration is published under GoDaddy Corporate Domains, LLC. CLEAR
- DNS for this domain is served by akam.net, across 8 name servers. NOTED
- The registration is paid up to 2028-07-12. CLEAR

- The earliest public archive of this site is from 2005-03-02. CLEAR
- It is hosted on AKAMAI-AS, from a server in US. NOTED

Domain intelligence

Registrar	GoDaddy Corporate Domains, LLC
Hosting	AKAMAI-AS - Akamai Technologies, Inc., US
Country	US
Server IP	23.212.222.13
Name servers	ASIA1.AKAM.NET, EUR2.AKAM.NET, EUR5.AKAM.NET, NS1-126.AKAM.NET, NS1-57.AKAM.NET, USC4.AKAM.NET, USC5.AKAM.NET, USE2.AKAM.NET
SSL issuer	GeoTrust TLS RSA CA G1
SSL expiry	2027-01-20
Domain age	22.1 years
Domain expiry	2028-07-12
Archive first seen	2005-03-02
Archive snapshots	3
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about annualcreditreport.com at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

This report online: <https://trustsniffer.com/report/annualcreditreport.com> · assessed 2026-08-02