

Is creditkarma.com legit? TrustSniffer's high-trust assessment: 90/100

creditkarma.com

Verdict

90

OUT OF 100

HIGH TRUST

creditkarma.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 2026-08-11 by automated analysis. Classification confidence 75%.

What this site appears to be

Corporate maintenance/error page for a credit service informing users the site is temporarily unavailable and listing product categories and help links.

Evidence status and limitations

- Evidence completeness: UNKNOWN
- The real-world operator identity was not independently verified.
 - 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	21 years old Registered history	CLEAR
Web archive	Archived since 2007 5000 snapshots	CLEAR
Certificate	Encrypted connection Issued by DigiCert EV RSA CA G2	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 2007.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

Credit Karma is a corporate financial-services website presenting free credit scores, credit reports, credit-card and loan comparisons, auto-insurance resources, financial education, and account-support links. Its apparent business model is to provide these services at no direct cost while monetizing partner offers, referrals, and advertising; the observed page is a temporary maintenance notice rather than a transactional form.

Scam/Impersonation Risk

No contradictions were observed across the supplied evidence: there were no phishing, impersonation, blacklist, or malicious-content indicators, and the observed maintenance page uses a coherent Credit Karma identity with standard company, security, privacy, and account-support navigation. The site's long registration continuity, substantial historical presence, strong public traffic footprint, and clean external reputation are mutually consistent with an established website. The operator's real-world identity is not independently verified by this assessment, so the legitimacy conclusion remains evidence-consistent rather than proven.

EVIDENCE

- External reputation checks recorded 0 malicious detections, 0 suspicious detections, and no phishing or blacklist finding for the domain.
- Domain registration: 2005-08-30; age 20.96 years; registrar: MarkMonitor Inc.
- Web archive: 5,000 snapshots spanning 2007–2022, covering 16 tracked years.
- The observed error page identifies "Credit Karma," presents standard credit-service categories, and contains no detected impersonation or phishing indicators.

Regulatory Verification Notes

The site presents a conventional consumer-credit information and financial-product referral model, covering credit scores, reports, credit cards, personal loans, auto loans, student loans, auto insurance, reviews, calculators, and educational resources. Its page links to Company Info, About, Security Practices, Privacy Policy, and Terms of Use, but the supplied content does not independently establish the legal operator or present a license or registration number; this is a verification point rather than evidence of wrongdoing. No third-party broker match was identified. The available technical and reputation evidence otherwise supports an established, apparently legitimate service.

EVIDENCE

- The observed page describes free credit scores, full credit reports, and financial-product recommendations supported by partner offers and advertising.
- The page exposes links for About Credit Karma, Security Practices, Privacy Policy, and Terms of Use, while the supplied content contains no license or registration number.
- TLS certificate: DigiCert EV RSA CA G2, EV validation, subject organization Credit Karma LLC, valid through 2026-10-21.

What to Verify Next

Before credential or payment interactions, independently confirm the operator named in the site's corporate information through an appropriate corporate registry and review the applicable terms, privacy, referral, and payment-protection provisions. Where a specific financial product is subject to authorization, confirm the relevant provider and authorization status directly with the applicable regulator or provider. Confirm official support and contact channels through an independent route rather than relying solely on information presented during an account session.

EVIDENCE

- The operator identity is not independently verified despite the site presenting corporate and account-support navigation.
- The business model includes partner offers and referrals, making provider-level terms and payment protections relevant to any subsequent product interaction.
- The observed page is a maintenance notice and contains no sensitive form, password submission form, external password post, wallet connection, or suspicious script activity.

Summary Verdict

The overall posture is **high trust and low risk**, with convergent evidence of an established, apparently legitimate website and no observed scam or impersonation contradictions. Confidence is strong but not absolute because independent connection to the real-world operator has not been established.

Infrastructure Integrity

The site is protected by Akamai CDN/WAF infrastructure, with observed edge address 23.218.66.154 on AS16625; one potential origin candidate was also identified. This mainstream protective architecture mitigates direct exposure and supports infrastructure integrity, but it is not by itself proof of organizational legitimacy.

EVIDENCE

- Hosting: AS16625, AKAMAI-AS — Akamai Technologies, Inc., US.
- Observed edge IP: 23.218.66.154; infrastructure records show 1 edge IP and 1 likely origin candidate.
- CDN/WAF: Akamai protection detected; resolution status: resolved.

Closing Assessment

The site is suitable for ordinary service evaluation, subject to the standard independent identity, authorization, terms, and payment-protection checks appropriate before submitting credentials or initiating a financial transaction.

Written analysis generated 2026-08-11 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	50%

- 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 creditkarma.com.

- The request stayed on creditkarma.com. It was not redirected to another domain. CLEAR
- Registration is published under MarkMonitor Inc.. CLEAR
- DNS for this domain is served by akam.net, across 10 name servers. NOTED
- The registration is paid up to 2028-08-30. CLEAR
- The earliest public archive of this site is from 2007-10-12. CLEAR
- It is hosted on AKAMAI-AS, from a server in US. NOTED

Domain intelligence

Registrar	MarkMonitor Inc.
Hosting	AKAMAI-AS - Akamai Technologies, Inc., US
Country	US
Server IP	23.218.66.154
Name servers	A1-204.AKAM.NET, A16-64.AKAM.NET, A28-65.AKAM.NET, A3-67.AKAM.NET, A4-66.AKAM.NET, A9-66.AKAM.NET, DNS1.P04.NSONE.NET, DNS2.P04.NSONE.NET, DNS3.P04.NSONE.NET, DNS4.P04.NSONE.NET
SSL issuer	DigiCert EV RSA CA G2
SSL expiry	2026-10-21
Domain age	20.96 years (continuous registration)

Domain expiry	2028-08-30
Archive first seen	2007-10-12
Archive snapshots	5000
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 creditkarma.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/creditkarma.com> · assessed 2026-08-11