

Your credit report and credit score can determine whether you qualify for insurance or loans, the price you pay for credit, and can even impact your ability to get a job. Consumers nationwide now have new tools to fight identity theft and credit reporting errors under a federal law that takes effect on December 1, 2004. This fact sheet summarizes some of the key provisions of this new law.

Your Right to See a Copy of Your File:

Free Credit Reports from One Source: Consumers can get a free copy of their credit reports once every 12 months from the three major national credit bureaus (Experian, Equifax and Trans Union.) Beginning December 1, consumers from the Western States can get their free credit reports from one centralized source: visit www.annualcreditreport.com; or call 877-322-8228, or write Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. Consumers from other locations will have the same right over the next year as the law is rolled-out in phases across the country.

Other Ways to Get a Free Report: You are also entitled to a free consumer report if:

- you live in CO, GA (2x/yr), ME, MD, MA, NJ, or VT.
- a person has taken an adverse action against you because of information in your credit report;
- you are the victim of identity theft and have placed a fraud alert on your file;
- you believe that your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed and expect to file for employment within 60 days.

Free Reports from the Nationwide Specialty Credit Bureaus: In addition to the big three credit bureaus, several nationwide credit bureaus sell other forms of reports that include insurance, employment, check writing, medical records and rental histories. As of December 1, all consumers across the country may request a free report annually from any of these specialty bureaus through a toll-free number that each bureau is required to make available. **Not all consumers will need to obtain one of these reports, and many of the companies disclose that they will not have a report available unless an employer, insurer or other user previously requested one.** If you've never bounced a check, for example, you may not have a file with the check credit bureaus. But, if you currently have or soon will be shopping around for homeowners' or auto insurance, a new rental apartment, a checking account, or private health or life insurance, then you should order a free report.

Free Credit Report Schedule:

Western states: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, Nevada, New Mexico, Oregon, Utah, Washington, and Wyoming will become eligible on **12/1/04**;
Midwestern states: Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin will become eligible on **3/1/05**;
Southern states: Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, Oklahoma, South Carolina, Tennessee, and Texas will become eligible on **6/1/05**; and
Eastern states: Connecticut, Delaware, District of Columbia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia, Puerto Rico, and all U.S. territories will become eligible on **9/1/05**

Nationwide Specialty Credit Bureaus:

Consumers throughout the country can now get these specialty reports for free. The Federal Trade Commission has declined to publish a list of all national specialty credit bureaus, but we believe that the following companies meet the criteria. Let us know about other companies that should be added to this list.

Insurance History:

[CLUE Auto History](#): 866-312-8076

[CLUE Homeowners' History](#): 866-312-8076

Employment History:

[Choicepoint Employment Reports](#): 866-312-8075

Provides reports only if it provided your report to an employer.

[ISO's A-Plus Auto and Property Databases](#): 1-800-709-8842

Residential Tenant History:

[Accufax](#): 800-256-8898

[American Tenant Screen](#): 800-888-1287

[Choicepoint Tenant History Reports](#): 877-448-5732

Provides reports if it provided your report to a landlord.

[UD Registry](#): 818-785-3905

Toll free number not yet available at the time of publication.

[National Tenant Network](#): 800-228-0989

[Tenant Data Services](#): 800-228-1837

[Tenant Screening Services](#): 800-388-2335

Check Writing History:

CheckRite: (800) 766-2748

Chexsystems: (800) 428-9623

CheckCenter/CrossCheck: (800) 843-0760

Certegy/Equifax: (800) 437-5120

International Check Services: (800) 526-5380

SCAN: (800) 262-7771

TeleCheck: (800) 710-9898

Medical Records or Payments:

[Medical Information Bureau](#): 617-426-3660

Toll free number not yet available at the time of publication.

Your Right to Correct Inaccurate Information:

Look out for Errors: When you get a copy of your report, review it carefully for errors. According to a recent PIRG study, one in four credit reports surveyed contained serious errors that could result in the denial of credit, employment, or insurance. If you find inaccurate information, dispute it with both the credit bureau and the person or company that provided the information to the credit bureau.

How to Dispute Errors: Once you have notified the credit bureau of any mistakes in your report, the bureau will have 45 days to investigate the disputed items if you obtained a free annual copy of your report from the new centralized source; it will have 30 days to investigate in all other cases, but may extend this time period to 45 days if it later receives additional information from you that is relevant to the investigation. The credit bureau must remove any disputed information that is found to be inaccurate, incomplete, or unverified, and provide you with an updated copy of your credit report. At your request, the credit bureau must notify any persons who recently have obtained your credit report that the information has been removed. If you disagree with the results of the credit bureau's investigation, you have the right to include a written statement of the dispute in your credit report. In addition to these rights, you may also dispute the item directly with the person or entity that provided the information to the credit bureau. The Federal Trade Commission soon will be issuing regulations that define what kinds of disputes these furnishers must investigate. See www.ftc.gov/credit for more information.

If You Discover You Are Or May Be a Victim of Identity Theft:

Identity theft is the taking of another's personal information—such as social security number, name or date of birth—for the purpose of assuming the victim's identity to commit fraud. It has been called one of the fastest growing crimes. According to the Federal Trade Commission, 27.3 million Americans have been victims of identity theft in the previous five years, including 9.9 million people in last year alone. If you believe that you are a victim of identity theft, you now have the following rights under federal law:

You can place a fraud alert in your file. If you believe that you may be a victim of fraud, you can place a fraud alert on your credit file which will require creditors to take additional steps to verify an applicant's identity before issuing credit in your name. You can place an initial fraud alert on your file by calling any one of the three major credit bureaus, and it will notify the two other bureaus. If you want to extend this alert beyond 90 days, you will have to file an identity theft report with federal, state or local law enforcement authorities and provide any additional documentation the credit bureaus reasonably require in order to verify the validity of the fraud.

You can get additional free copies of your credit report. If you place an initial fraud alert on your report, you can receive a free copy of your report from the three major credit bureaus. With an extended alert, you are entitled to two free reports over the course of the next twelve months.

You can block fraudulent information in your file. If you are a victim of identity theft, you can block the reporting of any information in your report that is the result of identity theft. To exercise this right, you will need to file an identity theft report and provide the credit bureau with proof of your identity. The credit bureau may refuse or cancel your request for a block if you do not provide it with the necessary documentation or if you make any material misrepresentations of fact. To set up fraud alerts and blocks, contact:

Equifax: 1-800-525-6285

Experian: 1 888 397-3742

Trans Union: 800-680-7289

You can get documents regarding the fraud. A business or creditor must provide you with copies of any applications or business records related to the fraud if you request this information in writing. For this and certain other rights, you may need to file a fraud affidavit. Download one at www.consumer.gov/idtheft

Stay Involved: The new federal law is a step in the right direction, but more needs to be done to protect consumers from identity theft. For more information, please contact U.S. PIRG at 202-546-0707.