

REALLY FREE CREDIT REPORTS

Trap

Andy from Boynton Beach had seen the funny and clever commercials on TV about “free” credit reports. The commercials were entertaining with a catchy song and they left him wondering exactly what was in his credit reports. Could he really get free credit reports by calling the number on the screen?

Tips

- **The Fair Credit Reporting Act** guarantees access to one free credit report from each of the three nationwide consumer reporting agencies - Equifax, Experian, and TransUnion - at your request, once every 12 months. Reports can be received from all three agencies at one time, but Consumer Affairs recommends obtaining a report every four months from just one of these agencies for better monitoring.
- **AnnualCreditReport.com is the ONLY authorized source to get free annual credit reports under Federal Law.** You will need to provide your name, address, social security number, and date of birth to verify your identity. The free report can be requested online, by telephone (877-322-8228) or by mail. Details and forms for ordering online or by mail are at <http://www.annualcreditreport.com>.
- **Don't be fooled by TV ads, e-mail offers or online search results.** Complaints have been received from consumers who thought they were ordering a free report but instead paid hidden fees or agreed to unwanted services. Those “free” services sometimes automatically convert to credit card charges if you do not cancel within a specified time period. A good source for information is the Federal Trade Commission Web site, <http://www.ftc.gov>.
- **Warning about imposter Web sites.** They may use terms like “free report” in their names; others have URLs that purposely misspell “annualcreditreport.com.” The Web site “annualcreditreport.com” and the nationwide consumer reporting companies will **NOT** send e-mails asking you for personal information. Guard your personal information carefully to avoid identity theft.

**For more information, contact Consumer Affairs at 561-712-6600
(Boca/Delray 888-852-7362 toll free)**