

All US States Now Eligible for Free Credit Reports - Updated: June, 2014

As of Sept 1 of 2005, residents of every state in the union are eligible to receive their credit reports free of charge from the credit repositories (Experian, Equifax and Trans Union). These free credit reports were mandated by Congress with the passage of the Fair and Accurate Credit Transactions Act (FACTA) in late 2003. Under the law, eligibility to receive free reports was phased in nationally, from west to east.

Tweet

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(function() {  
var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];  
s.type = 'text/javascript';  
s.src = 'http://widgets.digg.com/buttons.js';  
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})();
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po.src = 'https://apis.google.com/js/plusone.js';  
var s = document.getElementsByTagName('script')[0]; s.parentNode.insertBefore(po, s);  
})();
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All US consumers can now request a copy of each of their credit reports annually, at no charge. Credit scores are not covered in the law, and will not be supplied with credit reports. This is a normal, but unfortunate procedure whether credit reports are purchased or received for free under FACTA.

Consumers should be aware that if they are victims of identity theft or financial fraud, they are entitled to a free copy of their credit report in addition to those granted under FACTA. Consumers who find themselves victimized will need to contact the credit repositories directly, and will have to supply a copy of a police report. Likewise, consumers who are turned down for credit based on information contained in their credit reports are also entitled to additional free copies of their credit reports. You can find the contact information for the CRA's here.

Anyone wishing to take advantage of the new law can do so by calling 1-877-322-8228. Reports can also be ordered via the web but ACCESS recommends against this as this method can cause a loss of privacy. While the site's privacy policy has been significantly improved since its launch, the policy still allows it to share your personal information with third party vendors and it is unclear that there are any marketing restrictions on how that information will be used. The FTC and a number of consumer groups including ACCESS have also determined that there are several look-alike websites

operating that attempt to trick consumers into believing that they the official website authorized by FACTA. Some of these sites have also been known to engage in fraudulent practices.

If you are still considering using the internet to place your order, please read ACCESSâ€™™ consumer warning about some of the privacy pitfalls associated with this method.

by Jim Malmberg

Note: When posting a comment, please sign-in first if you want a response. If you are not registered, click here. Registration is easy and free.

Written by moparmama on 2005-09-12 Thank you for your honesty. I saw right through the FreeCreditReports.com and a couple others, started to get frustrated till i saw your article on the search engine. You saved quite a bit of my time. Does your site list the tax exemption id number? I would like to donate. Thanks again

RE: Thanks

Written by cat101 on 2005-09-13 ACCESS is a non-profit, tax exempt, 501(c)(3)consumer advocacy group dedicated to to exposing the unfair practices that occur daily in the credit reporting industry.

Please see our link at <http://www.guardmycreditfile.org/index.php/content/view/273/27/> regarding IRS compliance.

{moscomment}