



Understanding Your Credit Report Rights

**Legal Aid Society
of San Diego, Inc.
Consumer Protection
Division**



One Free Copy Per Agency Every 12 Months

The Federal Trade Commission guarantees you one free copy of your credit report from each of the three major agencies (Experian, Equifax, and TransUnion) every 12 months



3 Official Ways to Get Your Report

- **Call** toll-free: **1-877-322-8228**
- **Online** at www.annualcreditreport.com.
- **Mail** your completed **Annual Credit Report Request** to:
Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281



Other Ways to Get a Free Copy

- If denied credit, insurance, or employment in part because of info. on the credit report, can get free copy from credit reporting agency used (within 60 days of disclosure)
- Victim of fraud or about to be a victim of fraud & report to CRA
- Unemployed and seeking employment (once every 12 months)
- Receiving public assistance



Disputing errors

- You can ask the CRA to investigate an error by:
 - Providing a clear statement that the accuracy or completeness of specific information is disputed or challenged.



After disputing...

- CRA must reinvestigate or delete the disputed information
 - Must finish investigation within 30 to 45 days
- If the investigation is not completed within the required number of days, the disputed item must be deleted



After the CRA completes its investigation...

- You will be notified within 5 business days
- You will get a written statement that investigation is complete & a copy of the corrected portion report
- You have right to request information about the procedures used in the investigation
- Can have a statement of dispute (100 words) included in your report if dispute remains



Obsolete Information on Your Credit Report

- Information more than 7 years old generally has to be removed, but there are some exceptions
 - Ex. Bankruptcy filings 10 years from date of entry of order for relief
 - Ex. Criminal convictions can be reported indefinitely
- Obsolete information can be reported for certain transactions



Identity Theft



What is Identity Theft?

- The unauthorized use of someone's personal data for any unlawful purpose.
- Examples
 - When someone uses your social security number to obtain a credit card.
 - When someone uses your driver's license number to obtain a loan.



How does it happen?

- Someone rummages through your trash
- Someone steals your wallet
- Someone hacks your data from an online transaction



Internet Safety

- Avoid providing personal information to strangers or in reply to suspicious e-mails
- Avoid providing data on non-secure web sites
- Tip: always look for https
- Don't click on suspicious links



Signs of Identity Theft

- Unknown charges on your credit card or banking statement.
- Calls or letters alleging that you owe money for services or goods you don't remember buying.



How to Protect Yourself

- Review your credit report every year. Look for suspicious or unknown charges.
- Review your bills every month. Make sure all the charges are authentic.
- Keep your personal information confidential as much as possible.



What to do if you become a victim

- File a police report.
- Complete the FTC's "Identity Theft Victim's Complaint and Affidavit."
- If your IDs are stolen, call the issuing office to alert them.



Identity Theft & Your Credit Report

- If there are things on your credit report that are not yours, that could be identify theft.
- Contact the credit reporting agency and provide:
 - Proof of your identity
 - Copy of an identity theft report (e.g. police report)
 - Your identification of the fraudulent information
 - A statement that the information does not relate to any transaction by you



Fraud Alerts

- Contact a CRA to report that you are a victim of or will be a victim of identity theft
 - The CRA will contact other CRAS
- Can have CRA put a 90 day fraud alert on your credit report
- Now lender must contact you whenever someone tries to open a credit account in your name



Security Freeze

- Potential creditors, insurance companies, or employers doing background checks cannot see your credit file without your consent
- You must contact each CRA individually
- Lasts for 7 years but can be taken off at any time
- Free if you live in CA and have a police report for identity theft