YOU HAVE A RIGHT TO SEE SPECIALTY CREDIT REPORTS

You have the right to know what nationwide specialty credit reporting companies are saying about you.

And you're entitled to one free report each year, just like with the traditional nationwide credit reporting companies – Experian, Equifax, and TransUnion. What's more, nationwide specialty credit reporting companies have to make it easy for you to get a copy of any file they keep on you. At a minimum, they have to provide a toll-free number for you to call and order your report.

Check for errors

This is an important right, because if you don't know what's in those files, you can't dispute any inaccuracies. Errors in your credit reports, or fraud caused by identity theft, can make borrowing more expensive. In certain instances, they can also prevent you from getting credit, insurance, a lease, or a new job. You may want to check your files:

- If you were a victim of identity theft.
- If you think someone may have fraudulently used one of your accounts.
- Before applying for insurance.
- Before applying for a lease.
- If you've applied for a new job and you've been asked to authorize a report.

What is a nationwide specialty credit reporting company?

These are companies that collect information consumers' medical records or payments, residential or tenant history, check-writing history, employment history, or insurance claims. Like the three largest nationwide credit reporting companies (Experian, Equifax, and TransUnion), they gather and report information about you to creditors, landlords, insurance companies, employers, and others.

To help you access specialty and other credit reports, we created a list with the websites and toll-free telephone numbers for many credit reporting agencies. Visit **http://files.consumerfinance.gov/f/201207_cfpb_list_consumer-reporting-agencies.pdf.**

The list includes more than nationwide specialty credit reporting companies. It also includes other companies that have identified themselves as credit reporting companies or that provide consumers access to their credit reports. Not all of them are required to provide a free copy of your report.

If you find incorrect information on your credit report

If you believe that there's incorrect information on your credit report, start by filing a dispute and getting a response directly from the credit reporting company itself. There are important federal consumer rights that you can best preserve by first going through the credit reporting company's complaint process.

After you file a complaint with the credit reporting company, if you are dissatisfied with the resolution, you can submit a complaint to us.

Submit a complaint by phone:
855-411-CFPB (2372); TTY/TDD 855-729-CFPB (2372)

Submit a complaint online:
consumerfinance.gov/complaint/

cfpb Consumer Financial Protection Bureau