

# YOUR FINANCES

## Did You Know? Learn About All The Free Consumer Reports Available To You

(NAPSA)—You may know about your right to obtain a free annual report from the three national credit bureaus. Did you also know that you have a right to request information from other nationwide consumer reporting agencies?

Here are some times when you may want access to information beyond what you can find in your credit report:

- You think someone may have fraudulently cashed checks using your bank account.
- You are considering applying for insurance.
- You are planning to lease an apartment.
- You've been asked by a potential employer for your written authorization to get your work history.

It's smart to know what's in your credit report before applying for home financing or an automobile loan. Similarly, there are times when it's smart to exercise your right to check other sources of consumer information.

If you're wondering just what reports are available to you, the Consumer Financial Protection Bureau (CFPB) makes it easy to find them. Working with the Consumer Data Industry Association (CDIA), the CFPB has put together a list of different types of consumer reporting agencies. By reviewing the list, consumers can learn about the companies and, most importantly, how to obtain a free consumer report.

The CFPB offers this advice: "You may not need to check with every single specialty company on the list. Different companies collect information about different things: your medical records or payments,



### It's smart to know what's in your consumer report.

residential or tenant history, check-writing history, employment history or insurance claims."

"Being transparent to consumers is a top priority of our member companies," says Stuart Pratt, president and CEO of the CDIA. "In fact, consumers may find that the companies don't have information about them—for example, if they haven't rented an apartment or filed an insurance claim. But the data that specialty consumer reporting agencies maintain is highly regulated and consumers have a right to access it at no cost."

You can find the list on the CFPB's website [www.consumerfinance.gov](http://www.consumerfinance.gov). Simply type "consumer reporting agencies" into the search box or go to [files.consumerfinance.gov/f/201207\\_cfpb\\_list\\_consumer-reporting-agencies.pdf](http://files.consumerfinance.gov/f/201207_cfpb_list_consumer-reporting-agencies.pdf).

Adds Pratt, "Our members are happy to hear from consumers and help with any questions."

So take a look at the CFPB list. In the end, it's about you—and protecting your consumer rights.