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SCAM ALERT



The Truth
About Free
Credit Reports

SCAM ALERT:

The Truth about Free Credit Reports

“Get your free credit reports!”

“Free credit reports from all three credit reporting agencies!”

“Three credit reports in one!”

Sound familiar? It is true that you can get a copy of your free credit reports. But where?

When faced with this question, most people would immediately google the keyword “free credit report.” However, that would only result in 150 million different links to sites all purportedly offering “free” credit reports.

Now, the question is: Are they really free?

How do you know they’re not really phisher sites that are out to scam you by making it appear that they are legitimate websites offering free credit reports? Only to find later on that they’ve been using the “free credit report” bait to lure you in so they can steal information from you.

After getting the information from you, they will then sell it to third party scammers and con artists who will use them for who-knows-what sort of crimes, including identity theft.

The fact of the matter is that there is only one legitimate website that offers free credit reports to consumers. And that is the Federal Trade Commission (FTC) - approved AnnualCreditReport.com.

The Real Deal

Most Americans don’t know this but the US Congress has passed an amendment to the Fair Credit Reporting Act, or FCRA for short. The law itself was passed in 2004 but the clause on free credit reports being made available to the public was only added recently.

Basically, the amendment contains a provision that allows every citizen of the United States to obtain one free copy of their credit report from each of the three main credit reporting agencies – Equifax, Experian, and TransUnion.

To date, the website offers free credit reports to consumers in the western, Midwestern, and Southern states of the US only. As to why this is so, the reason

given was so that the crush of traffic may be rolled out and to avoid taxing the free credit report site server too much.

If you do not live in the Midwestern states, you can also check the time table provided as to when free credit reports are going to be available for your state. Those in the Northeast, for instance, had their copies available in September 2005.

What You Need to Know Before Ordering a Free Credit Report

In order to get your copy of your free credit report, the AnnualCreditReport.com will need the following sensitive information from you:

- Name
- Address
- Social Security Number (usually no more than the last four digits)
- Date of Birth

All these will be used only to verify your identity and to protect you from any identity thieves posing as you so they could obtain copies of your credit reports.

The process is fairly simple and takes only minutes to finish. Remember to order your free credit report only from the AnnualCreditReport.com to ensure that the copy is really free. Do not attempt to order directly from the credit reporting agencies as they may charge you for your credit report.

Note that you can only get a copy of your free credit report from AnnualCreditReport.com once every 12 months. For other sources of credit reports, you can check any of the three major credit reporting agencies.

These agencies are actually private companies so they may charge a small fee when you request them for a copy of your report. The only exceptions are if you:

- Have been denied credit in the past 60 days
- Are unemployed
- Are on welfare
- Believe your credit report contains inaccurate information due to fraud

FTC's Consumer Alert on Fake Credit Report Sites

In response to a recent wave of free credit report scams to hit the Internet, the FTC has released an alert. Consumers are advised to be wary of credit report sites that turn out to be fake sites using high-tech scam called “phishing.”

A phisher site is one that imitates a legitimate web page, copying all its contents including its logo and identifying marks, in order to fool people into believing that they are accessing the real site only to be sorry afterwards.

The phisher site will usually be a log in page or will contain a form which a user is encouraged to fill up.

After getting the user’s details, the site will re-route the information to a third party server that stores all these illegally procured data to be sold later on to identity thieves, scammers, and con artists.

Sometimes, phisher sites are introduced to a consumer through spam mails that contain links to these phisher sites.

Other times, these phisher sites are accessed through a clever mix of technobabble, employing malware such as spyware and browser-hijackers, so that when a user types in the URL of the real website, the malware will pick up on this and re-route you to the phisher site.

There are so many ways that you can get victimized by phisher sites purporting to offer you free credit reports only to turn out to be no more than fertile grounds for scammers to defraud you. To fight against these insidious individuals, follow these tips provided by the FTC:

- If you get an email credit report, do not reply or click on the link, if any. Instead, contact the company by phone, or visit a website you know to be genuine.
- Never take credit report emails at face value. Apply a healthy dose of skepticism every time you open your mailbox.
- Be cautious of email coming from a domain other “.com.”
- You can check whether a company’s phone number and address are valid by using websites like Switchboard.com or Anywho.com. These sites provide tools to verify phone numbers and addresses.
- Misspellings and grammatical errors are dead give-aways of scam sites. Look at the company’s web address. Sometimes, scammers use a misspelled version of a legitimate company’s name to visually fool you.
- Be wary of links that re-direct you to a different web address.

- Check sites like “Whois.com” to find out who the owner of the site is.
- Websites that ask for unnecessary personal information, such as your PIN for your bank account, 3-digit code at the back of your credit card, or any passport information.
- If the website asks for additional piece of information for verification purposes, don’t panic. All legitimate sites will respond this way to avoid giving a copy of your credit report to a third party.
- You will know if the website is secure if it displays the “lock” icon on the browser’s status bar. Additionally, “https” in the URL also means the site is secure.
- Always watch your mailbox and credit card statements for any unauthorized charges on your account.

If you have fallen victim or stumbled upon any of the illegal activities above-mentioned or any other suspicious activity, do report it to the FTC and the US Secret Service.

If you have a copy of the actual spam, you can send it to the Los Angeles Electronic Crimes Task Force at (remove the spaces) LA.ECTF.reports @ usss.dhs.gov and to the FTC at uce @ ftc.gov.

More Tips on Free Credit Report Scams

There have been reports of consumers receiving emails purporting to be coming from AnnualCreditReport.com. The website does not actively seek out consumers and invite them to order their free credit reports online.

In fact, the FTC strongly cautions against ordering credit reports online as this may increase the risk of having someone steal your details.

However, if you find that the convenience of getting your free credit report online far outweighs the risks involved, then follow these tips to avoid becoming a victim of identity theft or any other fraudulent acts:

- Do not use publicly accessible computer when ordering credit reports. Do so only if you are absolutely certain that there are existing adequate safeguards to prevent information theft.

- Watch out for “shoulder surfers.” These are people who watch or even photograph the information you enter on a computer in a public place.
- Do not store any of your sensitive information on the computer, even if you only do it for the time being and delete it afterwards. The software used by hackers and spammers are very high-tech and have the capabilities of stealing information as soon as they are entered.
- Your right to obtain copies of free credit reports does not include a requirement to purchase or subscribe to any services. You may opt to do so, but you are not required to spend money to exercise your right to a free credit report.
- Be careful when you type in the address of the website. Even one mistyped letter can take you to a fraudulent website run by hackers and scammers.

You are invited to pass this report along to as many people as you like, provided that you make no changes to it and that you give it away for FREE.

If you would like **your own Private Label Version of this report** and hundreds of others just like it on hot, high interest niche topics – all of which come complete with 5 custom cover graphics – [click here to visit our Niche Reports Resource](#).



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