

Free Credit Report Scams

All of the attention and focus on frauds and scams properly warns citizens to monitor their credit history very closely to protect themselves. Unfortunately, this has created another opportunity for criminals to take advantage of unsuspecting victims. Scam artists have created fake web sites that look like the official free credit report web site. These fake sites bait innocent people to enter their personal information in an effort to monitor their credit history – when in fact citizens are giving their personal information directly to the con-artists.

Under a new federal law, all citizens are entitled to a free credit report once a year from each of the three major credit bureaus. Some citizens are choosing to run their credit report once every four months, rotating through the three major credit bureaus, so they can monitor their credit history multiple times a year for FREE.

Before you checking your credit report BE SAFE and make sure you have contacted the real credit bureaus using the official FREE credit report Web site. The only Web site you need to visit is www.annualcreditreport.com. If you find any other Web sites offering “free” credit reports – be wary. In addition to fake sites there are also sites that charge unnecessary fees for obtaining the information which you are entitled for free. If you want further information visit the Federal Trade Commission Web site at www.ftc.gov. To request your credit report by telephone you may call: 1 (877) 322-8228.

Important information from the Federal Trade Commission, the nation’s consumer protection agency: annualcreditreport.com is the **ONLY** authorized online source for you to get a free credit report under federal law. You can get a free report from each of the three national credit reporting companies every 12 months. Some other sites claim to offer "free" credit reports, but may charge you for another product if you accept a "free" report.