

You have a right to see specialty consumer reports

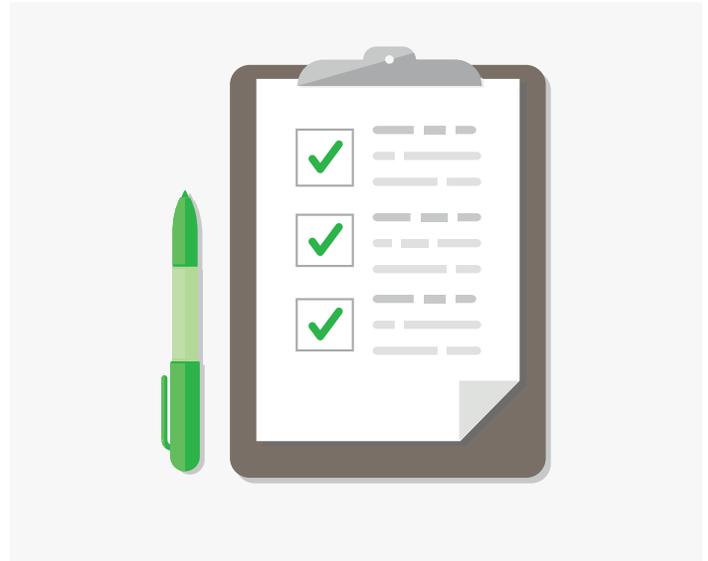
You have the right to know what nationwide specialty consumer reporting companies are saying about you.

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 consumer 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

Errors in your consumer 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 access to your report



What is a nationwide specialty consumer reporting company?

These are companies that collect information about your 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 consumer reports, we created a list with the websites and toll-free telephone numbers for many reporting companies. Visit "Consumer reporting companies" on the CFPB website (consumerfinance.gov/consumer-tools/credit-reports-and-scores/consumer-reporting-companies).

The list includes more than nationwide specialty consumer reporting companies. It also includes other companies that have identified themselves as credit reporting companies or that provide consumers access to their credit reports. You can get free copies of your reports every 12 months from many of the specialty reporting companies. Others may be permitted to charge you a fee.

If you find incorrect information on your consumer report

If you believe that there's incorrect information on your report, contact both the consumer reporting company and the company that provided the information. Provide any documents that show why the information in your report is incorrect or inaccurate.

You can also submit a complaint to us.

About us

The Consumer Financial Protection Bureau regulates the offering and provision of consumer financial products and services under the federal consumer financial laws, and educates and empowers consumers to make better informed financial decisions.

Learn more at consumerfinance.gov

Connect with us

-  **Submit a complaint**
consumerfinance.gov/complaint
-  **Tell your story**
consumerfinance.gov/your-story
-  **Get answers to money questions**
consumerfinance.gov/askcfpb
-  **Share your thoughts**
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