

Free credit reports are available, but watch out for scams

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By Talbert Williams

Unknown to most Americans is the passage of an amendment to the Fair Credit Reporting Act (FCRA) that Congress passed into law in 2004. This change in law now allows every U.S. citizen to obtain one free copy of their credit report from each of the three main reporting agencies (Experian, Trans Union, and Equifax) once per year. In order to avoid a crush of traffic to the official free credit report Website, the plan is being rolled out in stages.

Those living in the West, Midwest and South can obtain copies of their reports now; those in the Northeast will have to wait until September 2005. Those who are seeking a copy of their free credit report should be careful, though. While there is an official Website for the free credit reports, other Websites are also offering them for "free" but those who visit those sites may find that what is promised is not what is delivered. And the price could be steep.

Obtaining a copy of your credit report through the official Website is easy, and takes only a few minutes. Applicants need only provide their name, address, Social Security number and date of birth. It's a fairly simple process, but there are many companies, some legitimate and some rather unscrupulous, who would like to obtain such information for other purposes. As a result, scams are flourishing throughout the Internet as people flock to Websites to obtain their "free" credit report.

Some of these companies have built Websites that look very similar to the official one and may even have similar Web addresses. What they offer is said to be free, but they are really only interested in stealing your name, date of birth and Social Security number. With this information, they can steal your identity and proceed to run up huge amounts of debt in your name.

A change in the Federal bankruptcy law that takes effect in October 2005 will hold everyone responsible for their debt, even if it is incurred by someone using a stolen identity. Other companies solicit business by e-mail, offering free information, but these are usually "phishing" expeditions, where the senders of the e-mail are only interested in having you reply by providing your sensitive personal information. The end result of the phishing trips is a stolen identity.

One company is currently being investigated by the FTC for fraud. They promised a "free" report, but

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required a credit card number for purposes of "verification." Customers were astonished to receive credit card bills for as much as \$75 for their "free" product!

These scams can easily be avoided. It is a rare occasion when you receive something for nothing, but you can receive one free copy of your credit report each year from each of the three main bureaus simply (and only) by visiting the official Website.

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Talbert Williams offers debt consolidation, debt reduction, credit card debt referrals and advice. For

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## **What Is A TRW Free Credit Report?**

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What Is A TRW Free Credit Report?

TRW is a company that handles requests from individuals to see their credit report. A TRW free credit report is only a letter away. You can contact them and request your credit report to be sent to you and they will make sure that you get your credit report.

You may ask "Well why should I get a TRW free credit report when I know that my credit score is as good as it ever was?"—Because you don't know if it is as good as you think.

There are millions of people who have their details upgraded everyday and what if some of the details get mixed up with yours?

Large companies recommend that you get your credit reports get delivered to you at least once a year. A TRW free credit report will let you know if there are any mistakes in your credit report.

There are not many people that have problems with their credit reports, but some people's information can be out of date or just totally incorrect. If you receive your TRW free credit report and it is out of date or incorrect, then this can cause many problems.

An incorrect credit report can mean that you will be denied job opportunities, denied for credit cards and also trouble in securing yourself insurance. If that does happen then TRW are not to blame; their records may be out of date, especially if you have only just applied for a loan the previous day prior to receiving your TRW free credit report.

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A TRW free credit report can be obtained more than once, the only problem is that you will lose the word free. If you have received your annual TRW credit report, but would like to receive another report you will have to pay a fee.

That fee can be between \$3 and \$8 depending on which state you live in. It may sound tough but they are trying to protect your credit report as much as they can.

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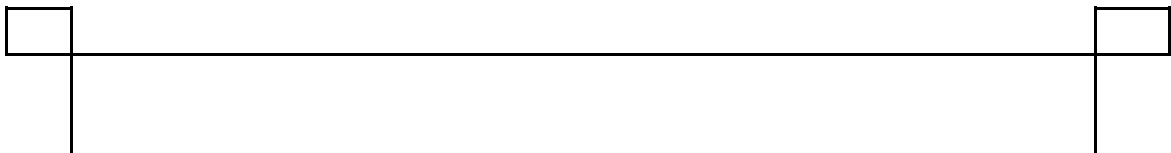
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