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# CONSUMER ALERT

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ATTORNEY GENERAL

The Attorney General provides Consumer Alerts to inform the public of unfair, misleading, or deceptive business practices, and to provide information and guidance on other issues of concern.

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## CREDIT REPORTS, FREE REVIEW & REPAIR

### *How to Order a Free Report and Fix any Errors You Find*

Consumers can order a free credit report every year from each of the three major credit reporting companies: Equifax, Experian, and TransUnion. Free annual credit reports can be ordered by mail, by telephone, or online. Monitoring your credit report helps guard against identity theft. It is also important to make sure the information is accurate, complete, and up to date before you apply for a loan for a major purchase like a house or car, buy insurance, or apply for a job.

If you want to maximize your protection against fraudulent activity, order one report from a different one of the three major consumer credit reporting companies every fourth month.

This alert details how to order the report, provides a reference for those who need help reading a report, and explains how to dispute errors.

### **ORDER YOUR FREE ANNUAL CREDIT REPORTS**

- **By Mail**  
Complete the Annual Credit Report Request Form available online at the only truly free credit report website:  
<https://www.annualcreditreport.com/cra/requestformfinal.pdf> . The form is also available through the Federal Trade Commission's (FTC's) website:  
<http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>

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Michigan Attorney General Consumer Alerts are available at [www.michigan.gov/ag](http://www.michigan.gov/ag)  
Toll free 1-877-765-8388

- By Telephone  
Call 877-322-8228 (toll free).
- Online  
[www.annualcreditreport.com](http://www.annualcreditreport.com)  
**Caution:** Misspelling this site or using another site with similar words will take you to a site that will try to sell you something or collect your personal information.

These are the only ways to get free credit reports without any strings attached. The "free" credit reports advertised by other sources are not really free!

We recommend that when you order you request that no more than the last four digits of your Social Security Number appear on copies of your credit report.

If you are a victim of identity theft, you are entitled to place a fraud alert on your file and to receive copies of your credit report from each of the three credit reporting companies free of charge, regardless whether you have previously ordered your free annual reports. For more information on ID theft, including advice for victims and tips on prevention, review the Attorney General's Consumer Alert on ID Theft at [www.michigan.gov/ag/0,1607,7-164-17343\\_18163-80479--,00.html](http://www.michigan.gov/ag/0,1607,7-164-17343_18163-80479--,00.html)

## **HOW TO READ A CREDIT REPORT**

A good tutorial on how to read credit reports is available at [www.truecredit.com](http://www.truecredit.com). Click on the "learn" tab at the top of this webpage and then select "How to read your credit report" under "Related Items" on the right-hand side of the screen. A sample credit report and breakdown of each section is also available at [www.experian.com/credit\\_report\\_basics/pdf/samplecreditreport.pdf](http://www.experian.com/credit_report_basics/pdf/samplecreditreport.pdf).

## **CORRECTING INACCURACIES OR INCOMPLETE INFORMATION**

The consumer reporting company and the information provider (that is, the person, company, or organization that provides information about you to a consumer reporting company) are responsible for correcting inaccurate or incomplete information in your report. To take full advantage of your rights when you find errors, write to both the consumer reporting company and the information provider. Dispute errors with each consumer reporting company individually and keep a separate file for each credit reporting company and each information provider.

1. **Contact the consumer reporting company first.** Tell the consumer reporting company what information you think is inaccurate.

2. **Keep good records.** Enclose with your detailed letter copies of documents that support your position and a copy of your credit report with the items in question circled. Send the entire dispute by certified mail, return receipt requested, so you can document what the credit bureau received. Keep copies of all correspondence, and take detailed and dated notes about each phone conversation you have. If you file your dispute online, be sure to print dated confirmation pages of all correspondence.

Consumer reporting companies must investigate the items in question – usually within 30 days – unless they consider your dispute frivolous. They also must forward all the relevant data you provide about the inaccuracy to the organization that provided the information. After the information provider receives notice of a dispute from the consumer reporting company, it must investigate, review the relevant information, and report the results back to the consumer reporting company. If the information provider finds the disputed information is inaccurate, it must notify all three of the nationwide consumer reporting companies so they can correct the information in your file.

When the investigation is complete, the consumer reporting company must give you the written results and a free copy of your report if the dispute results in a change. (This free report does not count as your annual free report.) If an item is changed or deleted, the consumer reporting company cannot put the disputed information back in your file unless the information provider verifies that it is accurate and complete. The consumer reporting company also must send you written notice that includes the name, address, and phone number of the information provider.

3. **Also contact the creditor or other information provider.** Many providers specify an address for disputes. If the provider reports the item to a consumer reporting company, it must include a notice of your dispute. And if you are correct – that is, if the information is found to be inaccurate – the information provider may not report it again.

### **WHEN THE CONSUMER REPORTING COMPANY OR INFORMATION PROVIDER WILL NOT RESOLVE THE DISPUTE**

If your written dispute does not resolve the inaccurate information, you can ask that a statement of the dispute be included in your file and in future reports. You also can ask the consumer reporting company to provide your statement to anyone who received a copy of your report in the recent past. You can expect to pay a fee for this service. If you tell the information provider that you dispute an item, a notice of your dispute must be included any time the information provider reports the item to a consumer reporting company.

## **HOW LONG CAN NEGATIVE INFORMATION BE REPORTED?**

A consumer reporting company can report most accurate negative information for seven years and bankruptcy information for 10 years. There is no time limit on reporting information about criminal convictions, information reported in response to your application for a job that pays more than \$75,000 a year, and information reported because you've applied for more than \$150,000 worth of credit or life insurance. Information about a lawsuit or an unpaid judgment against you can be reported for seven years or until the statute of limitations runs out, whichever is longer.

## **ELIMINATE UNWANTED CREDIT & INSURANCE OFFERS**

You can safeguard your personal information by excluding your name from nationwide consumer credit reporting company lists for pre-approved, unsolicited credit and insurance offers by calling toll-free 1-888-567-8688 or completing the online form at [www.optoutsprescreen.com](http://www.optoutsprescreen.com).

## **COMPLAINTS**

Complaints about consumer reporting companies or information providers may be sent to the Attorney General's Consumer Protection Division at:

Consumer Protection Division  
P.O. Box 30213  
Lansing, MI 48909  
517-373-1140  
Fax: 517-241-3771  
Toll free: 877-765-8388  
[www.michigan.gov/ag](http://www.michigan.gov/ag) (online complaint form)