



Managing Your Finances

A New Year's Resolution: Get Your Free Consumer Report

(NAPSA)—The start of the New Year is a good time to review your finances. And one of the best ways to do that is to get copies of your consumer reports. You can obtain a free annual report from the three national credit bureaus. Did you also know you can request information from other nationwide consumer reporting agencies?

Here are some times when you may want access to information beyond what you can find in your credit report:

- You think someone may have fraudulently cashed checks using your bank account.
- You are considering applying for insurance.
- You are planning to lease an apartment.
- You've been asked by a potential employer for your written authorization to get your work history.

It's smart to know what's in your credit report before applying for home financing or an automobile loan. Similarly, there are times when it's smart to exercise your right to check other sources of consumer information.

Working with the Consumer Data Industry Association (CDIA), the Consumer Financial Protection Bureau (CFPB) has put together a list of different types of consumer reporting agencies to contact. By reviewing the list, consumers can learn about the companies and, most importantly, how to obtain a free consumer report.



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The key to understanding your financial position can be at your fingertips.

You should check with each of the companies on the list since they have information based on different types of transactions. "In fact, consumers may find that some companies don't have information about them—for example, if they haven't rented an apartment or filed an insurance claim. But the data that specialty consumer reporting agencies maintain is highly regulated and consumers have a right to access it at no cost," says Stuart Pratt, president and CEO of CDIA.

You can find the list on the CFPB's website (www.consumerfinance.gov). Simply type "consumer reporting agencies" into the search box or go to http://files.consumerfinance.gov/f/201207_cfpb_list_consumer-reporting-agencies.pdf.

So take a look at the CFPB list. In the end, it's about you—and protecting your consumer rights.