

STAYING ON TOP: CREDIT REPORTS AND SCORES

Consumer Rights to Specialty Credit/Medical and Insurance Reports: Information for PFC Counselors

The Fair and Accurate Credit Transactions Act (FACTA), which provides consumers with a free copy of their individual credit reports on an annual basis, also gives consumers the right to one free report prepared by a “nationwide specialty consumer reporting agency.” Specialty agencies prepare reports on medical records, check writing history, residential or tenant history, and employment history and insurance claims. Examples include:

- Medical records or payments: Medical Information Bureau — http://www.mib.com/html/request_your_record.html
- Residential or tenant history: First Advantage SafeRent — http://www.fadvsafere.com/consumer_relations/contact_cr/index.php
- Check writing history: ChexSystems – <https://www.consumerdebit.com/consumerinfo/us/en/chexsystems/index.htm>
- Employment history: Choicepoint provides background checks — <http://www.choicepoint.com>
- Insurance claims: Comprehensive Loss Underwriting Exchange (CLUE), Employment History Report, Tenant History Report — <http://www.choicetrust.com>