

# List of Consumer Reporting Companies

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# Introduction

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Below is a list of consumer reporting companies updated for 2019.<sup>1</sup> Consumer reporting companies collect information and provide reports to other companies about you. These companies use these reports to inform decisions about providing you with credit, employment, residential rental housing, insurance, and in other decision making situations. The list below includes the three nationwide consumer reporting companies and several other reporting companies that focus on certain market areas and consumer segments. The list gives you tips so you can determine which of these companies may be important to you. It also makes it easier for you to take advantage of your legal rights to (1) obtain the information in your consumer reports, and (2) dispute suspected inaccuracies in your reports with companies as needed.

## Who can see your consumer reports

Consumer reporting companies must follow legal restrictions but generally can provide consumer [reports](#) and risk [scores](#) to an array of businesses, including:

- Lenders (including those that offer [credit cards](#), [home](#), [payday](#), [auto](#) including auto leasing and [student loans](#))
- [Employers](#), volunteer organizations, and government agencies to determine eligibility for government assistance (employment and background screening)
- Landlords and residential real estate management companies (tenant screening)
- Banks, credit unions, payment processors and retail stores that accept personal checks ([check screening](#))

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<sup>1</sup> This list is current as of January 2019. It includes entities that have identified themselves as consumer reporting companies, or have indicated when they provide consumers access to their personal consumer reports. The list incorporates information from the companies' own self-descriptions that has not been independently verified by the Bureau. This list does not cover every company in the industry. It is not intended to be all-inclusive. Nor does it reflect determinations as to whether any particular entity is subject to the Fair Credit Reporting Act. Furthermore, presence on, or absence from, this list does not indicate whether the consumer reporting company is subject to the Bureau's supervisory or enforcement authority. To provide your suggested corrections or additions to the list, contact the Bureau at [CFPB\\_CLRC@cfpb.gov](mailto:CFPB_CLRC@cfpb.gov) and include "Consumer Reporting Company List" in the subject line.

- Companies that market and sell products and services specifically to lower-income consumers and subprime credit applicants, such as short-term lending and rent-to-own businesses among others
- Debt buyers and collectors
- Insurance companies (health, life, property insurance screening)
- Communications and utility companies (e.g., mobile phone; pay TV, electric, gas, water)
- Retail stores for product return fraud and abuse screening as well as retail stores that offer financing such as appliance and rent-to-own businesses, among others
- Gaming casinos that extend credit to consumers and/or accept personal checks

## You can get rejected without warning

With the exception of employment screening, users of consumer reports generally do not warn you in advance if they are about to take an adverse action against you based in whole or in part on your consumer report. Outside of employment screening, adverse action notifications are provided after the fact, say, when you have already been [rejected for a loan](#), residential rental property or auto lease. The accuracy and completeness of your consumer reporting data, therefore, is extremely important.

The good news is you have a meaningful role to play to help ensure your data is accurate and complete. The first step is to request your consumer reports from the consumer reporting companies you think might be important to you. The second step is to review your reports closely. The third step is to dispute suspected inaccuracies as needed. This Introduction describes these steps in detail, and also provides helpful information about how you can take greater control over your consumer reporting data.

## How to request a report

Under the federal [Fair Credit Reporting Act \(FCRA\)](#), **all** consumer reporting companies are required to provide you a copy of the information in your report if you request it. Many must do so every twelve months for free upon your request. Additionally, they must give you a free copy of your information if you request it after an adverse action is taken against you based on information in your report from that company and under other [specific circumstances](#). All consumer reporting companies must provide you with a copy of your information for a reasonable fee (for calendar year 2019, the maximum allowable [fee](#) is \$12.50). Requesting copies of your own consumer reports [does not hurt your credit scores](#). For companies required to

provide the information in your report for free annually upon request, they must do so within fifteen days of receiving your request.

Not every consumer reporting company will have information on every consumer. A reporting company that specializes in insurance claim data, for example, will likely not have information about you if you have never filed an insurance claim. Also, some consumers with limited and/or out-of-date credit histories (sometimes known as “[credit invisibles](#)”) may not have enough information for credit reporting companies to have reports about them. You may be one of those consumers, although if you are making purchases using credit, or if you have credit that is delinquent and is being reported on your credit reports by a debt collector, it’s unlikely.

## You can get your report from most of the companies in this list for free

Most consumer reporting companies – especially the bigger nationwide companies – will provide your information to you for free. We tell you which do. A few companies in the list will also provide you with a free risk score too if you request it. We tell you which of those do as well. Finally, your financial service providers might also provide you with free access to [risk scores](#). Free and regular score access has emerged as a valuable customer [service](#). Think carefully before enrolling in [paid](#) credit monitoring services. Upon review of this report and the helpful web links in it, you might decide that free services are sufficient for your needs.

To order your report from a company listed below, click on the company link we provide. Some companies have separate forms for requests by postal mail. We provide links to those forms for you.

## Know when to check a report

It's important to fact-check your consumer credit reports from the three nationwide consumer reporting companies (Equifax, TransUnion, Experian) every twelve months to ensure they are [accurate and complete](#), especially if you intend to purchase a home or car with credit, or otherwise intend to apply for credit in the future. Roughly 90% of consumers with credit files aren't taking advantage of the free benefit to request their credit reports.<sup>2</sup> There isn't just "one" credit risk score, so it's important to focus on the reporting information itself from which risk scores are derived. If you are applying for a job, to rent a home, or insurance policy, also fact-check your background screening reports to ensure there are no [errors](#). We give you detailed tips on when best to check those reports in the sections below as appropriate.

Finally, if you have been, or fear you may become, a victim of [identity theft](#), fact-check your reports and consider blocking third-party access to your consumer reporting data through a security "freeze." Data breaches are an unfortunate reality. It's important to be aware of your [options](#) to take greater control of your consumer reporting data (and also to keep your personal information [secure](#)). Below we tell you which company websites have additional information for you about your options to block third-party access to your consumer reporting data for certain purposes.

## You have the right to dispute the information in your reports

If you find information in your consumer report that you believe is inaccurate or incomplete, you have the legal right to dispute the report's content with the consumer reporting company and the company that shared the information to the reporting company, such as your lender. Under the FCRA, companies must conduct – free of charge – a reasonable investigation of your dispute. The company that has provided the incorrect information must correct the error, and notify all of the consumer reporting companies to whom it provided the inaccurate information.

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<sup>2</sup> See Consumer Fin. Prot. Bureau, *Consumer Voices on Credit Reports and Scores*, at 7 (Feb. 2015), available at <https://www.consumerfinance.gov/data-research/research-reports/consumer-voices-on-credit-reports-and-scores>.

Of course, if your information is current and accurate, even if negative, you will not be able to remove it. Some may claim that they can remove negative information, but if the information in your report is [accurate and current](#) – beware! – it’s probably a [credit repair scam](#).

You can learn more about [disputing](#) a reporting error on our website, and what to do if you see the [same error in more than one report](#). You can also [submit a complaint to us](#). We will forward your complaint to the company and work to get you a response.

## We’re here if you have complaints about your consumer reports

We handle consumer reporting complaints about report accuracy and completeness [errors](#), and other consumer reporting topics, such as, if you are dissatisfied with a company’s investigation of an earlier [dispute](#), if you believe your consumer report was used [improperly](#), if you have problems getting [access](#) to your own consumer reports, or if you are dissatisfied with consumer reporting products and services provided to you, such as [credit monitoring](#) and [identity protection services](#) including security freeze, fraud alert and active duty alert requests. We also handle complaints about [credit repair services](#). We help consumers connect with financial companies to understand issues, fix errors, and get direct responses about problems.

# Nationwide consumer reporting companies

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## Equifax, TransUnion, and Experian

These are the three big nationwide providers of consumer reports.

### Website

[AnnualCreditReport.com](https://www.annualcreditreport.com)

### Phone

877-322-8228 (Option 1)

### Address

Annual Credit Report Request  
Service  
P.O. Box 105281  
Atlanta, GA 30348-5281

Their reports contain:

- Information about your payment history (as submitted by credit card companies, home and auto lenders (and leasing companies), and other creditors). Experian also reports some positive rent payment data, i.e., payments that are made as agreed between tenants and landlords. (See Experian RentBureau below for more information).
- How much credit you have and use.
- Information from debt collectors including unpaid medical debt that is greater than 180 days delinquent from date of service, and debt from charged-off cable and phone bills.
- Some public information like bankruptcies.
- Inquiries from creditors who have requested your credit reports, such as when you apply for credit.

### Free report:

Each of these companies will provide one free credit report every 12 months if you request it.

[AnnualCreditReport.com](https://www.annualcreditreport.com) will route you to any of the three companies you select. Before giving you a copy of your report, each company will ask you a few detailed questions to authenticate your identity. These questions are designed to be those only you can answer. They might be questions such as asking you to verify information about an existing or closed loan. The question could ask you to identify a street address where you have *never* lived and you would respond that it was not an address where you lived. The purpose of these questions is to protect the security of your information.

If you run into difficulty getting your free Equifax, TransUnion, or Experian annual credit report(s) from [AnnualCreditReport.com](https://www.annualcreditreport.com) or its toll-free phone number provided above, try contacting the respective institution(s) directly for help:

- [Equifax](#), (866) 349-5191 (Option 1)
- [TransUnion](#), (800) 680-7289 (Option 1)
- [Experian](#), (888) 397-3742 (Option 2 followed by Option 1)

 **Freeze your report:**

Each of these companies offers you the option to freeze your report with them if you request it. By law each must freeze and unfreeze your credit file for free if you request it. You also can get a free freeze for your children who are under 16. If you are someone's guardian, conservator or have a valid power of attorney, you can get a free freeze for that person, too. Below is each company's freeze contact information:

- [Equifax](#), (800) 349-9960 (Automated, Option 1) or (888) 298-0045 (Live)
- [TransUnion](#), (888) 909-8872 (Option 3)
- [Experian](#), (888) 397-3742 (Option 1 followed by Option 2)

# Employment screening

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Employment screening companies provide verification information such as credit history, employment, salary, and education and professional license verification to employers and others. They may also provide criminal arrest and conviction information as well as fingerprint information from state and federal criminal record databases; driving record information; drug and alcohol testing and health screening information; and non-profit and volunteer activity verification. **Many employment screening companies won't have information on you unless you authorized an employer or other end-user to obtain a report.** If possible, when you give your authorization, ask for the name(s) of the employment screening company being used. Contact those reporting companies to fact-check your reports. If the employer is checking your credit history in separate reports, from one or all three of the nationwide providers of consumer reports listed [above](#), request and review those reports too.

## Accurate Background

Provides background screening services.

### Free report:

The company will provide one free report if you request it.

### Website

[accuratebackground.com](https://accuratebackground.com)

### Phone

800-216-8024

### Address

Accurate Background, Inc.  
7515 Irvine Center Drive  
Irvine, CA 92618

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## American DataBank

Provides background screening services.

### Website

[Americandatabank.com](https://Americandatabank.com)  
[Request report information](#)

### Phone

800-200-0853

### Address

American DataBank  
110 Sixteenth Street, 8<sup>th</sup> Floor  
Denver, CO 80202

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## backgroundchecks.com

Provides background screening services.

backgroundchecks.com is affiliated with [General Information Services, Inc. \(GIS\)](#).

### Website

[backgroundchecks.com](http://backgroundchecks.com)

### Phone

866-265-6602

### Address

backgroundchecks.com  
Attn: Consumer Relations  
Department  
P.O. Box 353  
Chapin, SC 29036

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## Checkr

Provides background screening services.

The company allows consumers to review their reports via its [Applicant Portal](#).

### Free report:

The company will provide a free report if you request it via its Better Future [website](#).

### Website

[checkr.com](http://checkr.com)

### Phone

844-824-3257

### Address

One Montgomery Street  
Suite 2000  
San Francisco, CA 94104

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## EmpInfo

Verifies and provides employment and income information to employers, lenders, rental housing managers and social benefits processors.

### Free report:

The company will provide one free report every 12 months if you request it. Generally, you will not have an EmpInfo consumer report unless a company has engaged EmpInfo to create one.

### Website

[empinfo.com](http://empinfo.com)  
[Request report information](#)

### Phone

800-274-9694

### Address

EmpInfo  
6050 Hellyer Ave.  
San Jose, CA 95138

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## First Advantage Corporation

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

### Website

[FADV.com](http://FADV.com)

### Phone

800-845-6004

### Address

First Advantage  
Consumer Center  
P.O. Box 105292  
Atlanta, GA 30348-5292

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## General Information Services, Inc. (GIS)

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

### Website

[GenInfo.com](http://GenInfo.com)

### Phone

866-265-4917 (Option 1)

### Address

General Information Services  
Attn: Consumer Relations  
Department  
917 Chapin Road  
P.O. Box 353  
Chapin, SC 29036

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## HireRight

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it and if the company has a file on you.

### Website

[HireRight.com](http://HireRight.com)

### Phone

800-381-0645

### Address

HireRight  
Attn: Consumers Department  
14002 E. 21st Street  
Suite 1200  
Tulsa, OK 74134

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## Info Cubic

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

### Website

[Infocubic.com](http://Infocubic.com)  
[Request report form](#)

### Phone

877-360-4636

### Address

Info Cubic, LLC  
Attn: Compliance Department  
9250 E. Costilla Ave., Suite 525  
Greenwood Village, CO 80112

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## IntelliCorp

Provides background screening services.

IntelliCorp is a subsidiary of Verisk Analytics.

 **Free report:**

The company will provide one free report every 12 months if you request it.

### Website

[Intellicorp.net](http://Intellicorp.net)  
[Request report form](#)

### Phone

866-202-1436 or 888-946-8355

### Address

IntelliCorp Records, Inc.  
Attn: Compliance Department  
3000 Auburn Drive, Suite 410  
Beachwood, OH 44122

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## OPENonline

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it and if previously requested from OPENonline by one of its clients.

### Website

[OPENonline.com](http://OPENonline.com)  
[Request report form](#)

### Phone

888-381-5656

### Address

OPENonline, LLC  
Attn: Compliance  
PO Box 549  
Columbus, OH 43216-0549

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## PeopleFacts

Provides screening services to customers who obtain authorization to run a background check from individuals when they apply for a job, apply to serve in a volunteer capacity, apply for a professional license with a government agency, and/or apply for residency.

 **Free report:**

The company will provide one free report every 12 months if you request it.

### Website

[peoplefacts.com](http://peoplefacts.com)

### Phone

800-600-8999

### Address

PeopleFacts  
Consumer Disputes  
7127 Riverside Parkway  
Tulsa, OK 74136

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## Pre-employ.com

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it and if one has been prepared by Pre-employ.com.

### Website

[pre-employ.com](http://pre-employ.com)

### Phone

800-300-1821  
(extension 139)

### Address

Pre-employ  
Attn: Compliance Department  
PO Box 491570  
Redding, CA 96049

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## Sterling Talent Solutions

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

### Website

[sterlingtalentsolutions.com](http://sterlingtalentsolutions.com)

### Phone

888-889-5248 (Option 2  
followed by Option 4)

### Address

Sterling Talent Solutions  
Attn: Consumer Reports  
4511 Rockside Road  
Independence, OH 44131

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## Truework

Collects data to verify employment and income.

### Free report:

If your employer uses Truework you can view your verified employment information and see a list of all third parties you have authorized to view your data.

### Website

[truework.com](https://truework.com)

### Phone

833-878-3967

### Address

Truework  
15 Lucerne Street  
San Francisco, CA 94103

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## The Work Number

Provides employment and income information. It includes data collected from employers and large private sector payroll processors. The Work Number provides this information to employers. It also provides this information to government agency clients to determine, for example, an applicant's social service eligibility, or, say, to inform child support collections and enforcement.

Equifax Workforce Solutions, also known as TALX Corporation, operates The Work Number. TALX is a wholly owned subsidiary of [Equifax](https://www.equifax.com).

### Free report:

The company will provide one free report every 12 months if you request it.

### Website

[TheWorkNumber.com](https://TheWorkNumber.com)  
[Request a report form](#)

### Phone

866-604-6570 (Option 1)  
866-222-5880

### Address

Equifax Workforce Solutions  
Attn: EDR  
3470 Rider Trail South  
Earth City, MO 63045

# Tenant screening

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If you are applying as a tenant for a residential property, ask the management company for the name(s) of consumer reporting company it will be using to screen you. Contact the screener(s) to fact-check your information and dispute suspected inaccuracies as needed. A tenant screening report with negative information in it, such as prior housing evictions, could result in a rejected lease application, or it may get approved but with tough conditions inserted into the lease agreement such as requiring you to pay twelve months of rent in advance. If a landlord refuses to rent to you or charges you more because of something in a background check, be sure to know your [rights](#).

## Contemporary Information Corp. (CIC)

Conducts background screening services for landlords and residential real estate management companies. Information includes eviction and criminal background data.

### **Free report:**

The company will provide one free report pertaining to their national eviction record database every 12 months if you request it.

### **Website**

[CICreports.com](http://CICreports.com)

### **Phone**

800-288-4757 (Option 5)

### **Address**

CIC Consumer Relations  
42913 Capital Drive  
Unit 101  
Lancaster, CA 93535

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## CoreLogic Rental Property Solutions

Collects and reports comprehensive information about landlord-tenant actions (such as prior evictions), address history, public background check (to identify prior criminal and court judgments, including prior prison sentences, presence on government-managed sex offender and known terrorist databases).

### **Free report:**

The company will provide one free report every 12 months if you request it.

### **Freeze your report:**

The company will freeze your consumer report if you request it.

### **Website**

[rental.corelogic.com](http://rental.corelogic.com)  
[Request report form](#)  
[Request security freeze](#)

### **Phone**

800-815-8664 (Option 1) or 888-333-2413

### **Address**

CoreLogic Rental Property Solutions,  
LLC  
Consumer Relations Department  
P.O. Box 509124  
San Diego, CA 92150

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## Experian RentBureau

Collects rent payment history data from property owners and residential real estate managers, electronic rent payment services and collection companies, and makes that information available to the multifamily housing industry through tenant screening reporting companies. Experian also includes some positive rent data it receives from Experian RentBureau in its standard credit reports. Positive rent data refers to payments that are paid as agreed between tenants and landlords.

### **Free report:**

The company will provide one free report every 12 months if you request it.

### **Website**

[experian.com/rentbureau](http://experian.com/rentbureau)  
[Request report form](#)

### **Phone**

877-704-4519

### **Address**

Experian RentBureau  
P.O. Box 26  
Allen, TX 75013

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## First Advantage Corporation Resident History Report

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

**Website**

[FADV.com](http://FADV.com)

[Request report form](#)

**Phone**

800-845-6004

**Address**

First Advantage Consumer Center

P.O. Box 105292

Atlanta, GA 30348-5292

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## Real Page, Inc. (LeasingDesk)

Provides consumer data and LeasingDesk risk scores, with a focus on identity verification, tenant history (rent payments and evictions), check writing history, as well as criminal public record searches for property-, animal-, violence-, and fraud-related criminal activity.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

**Website**

[RealPage.com](http://RealPage.com)

**Phone**

866-934-1124

**Address**

LeasingDesk Screening

Attn: LeasingDesk Screening Consumer Relations

2201 Lakeside Blvd.

Richardson, TX 75082

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## Screening Reports, Inc.

Provides background screening services to the multifamily housing industry. Offers screening services for affordable, conventional and student housing properties. Services consist of previous rental verification and employment verification, consumer credit reports, landlord tenant eviction reports, criminal reports, sex offender reports, and foreign asset compliance (OFAC search).

 **Free report:**

The company will provide one free report every 12 months if you request it.

**Website**

[ScreeningReports.com](http://ScreeningReports.com)

**Phone**

866-389-4042

**Address**

Screening Reports, Inc.  
220 Gerry Drive  
Wood Dale, IL 60191

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## Tenant Data Services

Collects and provides rental performance history such as data on damages, unauthorized pets, lease violations and missed payments.

 **Free report:**

The company will provide one free report every 12 months if you request it.

**Website**

[TenantData.com](http://TenantData.com)

**Phone**

800-228-1837  
(Option 6)

**Address**

Tenant Data Services  
P.O. Box 5404  
Lincoln, NE 68505-0404

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**TransUnion Rental Screening Solutions, Inc. (TransUnion SmartMove)**

Provides tenant screening and tenant risk scores for independent landlords and residential real estate management companies.

 **Free report:**

The company will provide a free report if you request it.

**Website**

[mysmartmove.com](https://mysmartmove.com)

**Phone**

888-387-1750 (Option 4) or  
866-775-0961 (Option 4)

**Address**

TransUnion Rental Screening Solutions, Inc.  
6430 South Fiddlers Green Circle  
Suite 500  
Greenwood Village, CO 80111

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# Check and bank screening

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Banks and credit unions use check and bank screening reports to help decide whether to offer consumers a checking account or to cash a check. For example, you may have negative information in your report if you had a checking account before and you have an unpaid negative balance on that account, such as from an overdraft that you have not repaid and the account was closed or if you were suspected of fraud related to the account. If you have been a victim of bank and/or check writing fraud, or have had prior difficulties opening or closing a bank account (such as being denied an account), review your check and bank screening report(s) and dispute them if inaccurate.

## Certegy Check Services

Collects check writing histories and provides check screening services primarily for retail merchants and gaming establishments who accept checks as payment.

### **Free report:**

The company will provide one free report every 12 months if you request it.

### **Website**

[AskCertegy.com](http://AskCertegy.com)

### **Phone**

800-237-3826

### **Address**

Certegy Check Services  
Attn: CFDR Request  
P.O. Box 30046  
Tampa, FL 33630-3046

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## ChexSystems

Provides account verification services primarily for financial institutions. Collects and reports data on checking account applications, openings, and closures, including reasons for account closure.

When you apply for a new checking account many banks and credit unions will refer to this database to help inform whether to approve your new account.

ChexSystems is affiliated with Fidelity National Information Services, Inc. (FNIS).

### **Free report and score:**

The company will provide one free report every 12 months if you request it. A free score will be provided upon request too.

### **Freeze your report:**

The company will freeze your consumer report if you request it.

### **Website**

[chexsystems.com](http://chexsystems.com)  
[Request report form](#)  
[Request score form](#)  
[Security freeze information](#)  
[Security freeze form](#)

### **Phone**

800-428-9623 or  
800-513-7125

### **Address**

ChexSystems, Inc.  
Attn: Consumer Relations  
7805 Hudson Road, Suite 100  
Woodbury, MN 55125

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## CrossCheck, Inc.

Provides check verification and guarantee services primarily for automotive sales and repair, building supply, home improvement, retail, medical, dental, and veterinarian industries.

### **Free report:**

The company will provide one free report every 12 months if you request it.

### **Website**

[cross-check.com](http://cross-check.com)

### **Phone**

800-843-0760

### **Address**

CrossCheck, Inc.  
Attn: Consumer Inquiry Department  
PO Box 6008  
Petaluma, CA 94955-6008

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## Early Warning Services

Assists financial institutions, check acceptance companies such as retail merchants, payment processors and other financial entities in detecting and preventing fraud associated with bank accounts and payment transactions.

Early Warning is co-owned by Bank of America, BB&T, Capital One, JPMorgan Chase, PNC Bank, U.S. Bank and Wells Fargo.

 **Free report and score:**

The company will provide one free report every 12 months if you request it. The company will also provide a deposit risk score if you request it.

### Website

[Earlywarning.com](http://Earlywarning.com)

### Phone

800-325-7775 (Option 4)

### Address

Early Warning  
Attn: Consumer Services Department  
16552 North 90th Street  
Scottsdale, AZ 85260

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## Global Payments Check Services, Inc.

Provides check screening and verification services for various consumer-facing industries.

 **Free report:**

The company will provide one free report every 12 months if you request it.

### Website

[Globalpaymentsinc.com](http://Globalpaymentsinc.com)

### Phone

800-638-4600, x410

### Address

Global Payments Check Services, Inc.  
Attn: FACT ACT Support  
PO Box 59371  
Chicago, IL 60659

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## TeleCheck Services

Assists retailers, financial institutions and other businesses in reducing fraud and other risks associated with accepting payments and opening accounts using check writing, and other checking account related information.

TeleCheck is a wholly owned subsidiary of First Data Corporation.



### **Free report:**

The company will provide one free report every 12 months if you request it.

### **Website**

[FirstData.com/telecheck](https://www.FirstData.com/telecheck)

### **Phone**

800-366-2425

### **Address**

Telecheck Services, Inc.  
Attn: Consumer Resolution Services  
P. O. Box 6806  
Hagerstown, MD 21741-6806

# Personal property insurance

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Fact-check your specialty insurance report when applying for insurance.

## A-PLUS Property (by Verisk)

Collects and reports insurance claims and loss history associated with homes, auto or personal property.

A-PLUS Property is a subsidiary of Verisk Analytics, Inc.

### **Free report:**

The company will provide one free report every 12 months if you request it.

### **Website**

[A-Plus Property/Verisk.com](https://www.a-plus-property.com)

### **Phone**

800-627-3487 (Option 2)

### **Address**

Verisk Insurance Solutions  
Consumer Inquiry Center  
P.O. Box 5404  
Mt. Laurel, NJ 08054

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## C.L.U.E. Inc. (Personal Property & Auto Reports)

C.L.U.E. (Comprehensive Loss Underwriting Exchange) Personal Property & Auto Reports collects and reports information on insurance coverage, losses associated with individuals and their personal property, as well as automobile insurance coverage and losses.

C.L.U.E. Inc. is affiliated with [LexisNexis Risk Solutions](#).

### Free report:

The company will provide one free report every 12 months if you request it.

### Freeze your report:

The company will freeze your consumer report if you request it.

### Website

[personalreports.lexisnexis.com](http://personalreports.lexisnexis.com)  
[Request report form](#)  
[Request security freeze](#)

### Phone

866-312-8076

### Address

LexisNexis Consumer Center  
Attn: FACTA  
P.O. Box 105295  
Atlanta, GA 30348-5295

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## Drivers History

Provides reports to its insurance clients containing information and data collected from open public sources and governmental agencies regarding driving violations issued to specific individuals.

[TransUnion](#) has a majority ownership interest in Drivers History.

### Free report:

The company will provide you with a free report if there is adverse action as a result of information in the report.

### Website

[DriversHistory.com](http://DriversHistory.com)

### Phone

855-694-1555

### Address

Drivers History  
Consumer Relations  
P.O. Box 600  
Woodlyn, PA 19094

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## Insurance Information Exchange (iiX)

Collects and reports motor vehicle records, including traffic violation data to insurance providers and prospective employers. The company also provides employment and education verification services.

Insurance Information Exchange is a subsidiary of Verisk Analytics, Inc.



### **Free report:**

The company will provide a free report if there is adverse action as a result of information in the report.

### **Website**

[iiX.com](http://iiX.com)

[Request report form](#)

### **Phone**

866-560-7015

### **Address**

Insurance Information Exchange (iiX)

Attn: Compliance

1716 Briarcrest Drive

Suite 200

Bryan, TX 77802

# Medical

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Fact-check your medical specialty report before or when applying for private life, health, critical illness, long-term care or disability income insurance.

## MIB, Inc.

Collects information about medical conditions and hazardous avocations with your authorization. It reports this information to life and health insurance companies to assess your risk and eligibility during the underwriting of individual (rather than as a member of a group) life, health, disability income, critical illness, and long-term care insurance policies. Generally, you will not have an MIB consumer report unless you applied for individually underwritten life or health insurance at an MIB member insurance company within the past seven years.

MIB, Inc. is a subsidiary of MIB Group, Inc.

### Free report:

The company will provide one free report every 12 months if you request it.

### Website

[MIB.com](https://www.mib.com)  
[Request report form](#)

### Phone

866-692-6901

### Address

MIB, Inc.  
50 Braintree Hill Park  
Suite 400  
Braintree, MA 02184-8734

## Milliman IntelliScript

Collects information on your prescription drug purchase history. You may have a prescription report about you if you authorized the release of your medical records to an insurance company and that company submitted a request to Milliman.

### Website

[RxHistories.com](https://www.rxhistories.com)  
[Request report form](#)

### Phone

877-211-4816

### Address

Milliman IntelliScript  
P.O. Box 2223  
Brookfield, WI 53008

# Low-income and subprime

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## Clarity Services

Collects and provides information on payday loans, installment loans, auto loans (and leasing), check cashing services, rent-to-own transactions, telecommunication account openings, and financial services with an emphasis on the lower-income and subprime consumer market segments.

Clarity Services is owned by [Experian](#).

### **Free report and score:**

The company will provide one free report every 12 months if you request it. The company will also provide a credit risk score if you request it

### **Freeze your report:**

The company will freeze your consumer report if you request it.

### **Website**

[ClarityServices.com](http://ClarityServices.com)

[Request score](#)

[Request security freeze](#)

### **Phone**

866-390-3118 (Option 1 for security freeze; Option 4 for report request).

### **Address**

Clarity Services, Inc.

P.O. Box 5717

Clearwater, FL 33758

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## CoreLogic Teletrack

Collects consumer information about, and provides data to, payday lenders, rent-to-own businesses, furniture stores that offer financing, auto finance and leasing companies, high risk consumer finance businesses, subprime home lending businesses, subprime credit card issuers, banks, credit unions, cable/telecom companies and debt buyers/collectors.

 **Free report:**

The company will provide one free report every 12 month if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

**Website**

[CoreLogic.com/teletrack](http://CoreLogic.com/teletrack)  
[Request report](#)  
[Request security freeze](#)

**Phone**

877-309-5226

**Address**

CoreLogic Teletrack  
P.O. Box 509124  
San Diego, CA 92150  
Attn: Consumer Disputes Department

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## DataX

Collects and provides payment history regarding subprime consumers.

DataX is affiliated with [Equifax](#).

 **Free report:**

The company will provide one free report every 12 months if you request it.

**Website**

[DataX.com](http://DataX.com)

**Phone**

800-295-4790 (Option 1)

**Address**

Data X, Ltd.  
325 E. Warm Springs Rd.  
Suite 202  
Attn: Customer Service  
Las Vegas, NV 89119

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## FactorTrust

Collects loan performance information on nonprime consumers to provide predictive credit data, analytics and risk scoring solutions to short-term lenders, installment lenders, nonprime auto lenders (and leasing companies) and other subprime credit providers.

FactorTrust is owned by [TransUnion](#).

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

### Website

[factortrust.com](#)  
[Request security freeze](#)

### Phone

844-773-3321

### Address

FactorTrust, Inc.  
Attn: Consumer Inquiries  
P.O. Box 3653  
Alpharetta, GA 30023

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## MicroBilt / PRBC

Provides consumer credit information, bill payment information, employment information, bank account data, property records, court judgments, address and phone information on low-income and subprime consumers to businesses that offer short term, rent-to-own, auto, retail and consumer finance lending.

 **Free report and score:**

The company will provide one free report every 12 months if you request it. Upon request, a free score, if available, will be provided with the report.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

### Website

[MicroBilt.com](#)  
[Request report](#)

### Phone

888-222-7621

### Address

MicroBilt / PRBC  
Attn: Consumer Affairs Department  
P.O. Box 440693  
Kennesaw, GA 30160

# Supplementary reports

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The companies listed in this section sell data primarily to help entities manage credit and fraud risk. This information frequently supplements other datasets, such as the traditional credit data the [nationwide consumer reporting companies](#) sell about you.

## CoreLogic Credco

Collects and reports personal data such as property ownership and home loan obligation records; property legal filings and tax payment status; rental applications and collection accounts; consumer bankruptcies, liens, judgments, and child support obligations.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

**Website**

[CoreLogic.com/Credco](https://www.CoreLogic.com/Credco)  
[Request security freeze](#)

**Phone**

877-532-8778

**Address**

CoreLogic Credco, LLC  
P.O. Box 509124  
San Diego, CA 92150

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## Innovis

Provides ID verification data to assist with fraud detection and prevention.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

**Website**

[Innovis.com](https://www.Innovis.com)  
[Request security freeze](#)

**Phone**

800-540-2505

**Address**

Innovis Consumer Assistance  
P.O. Box 1689  
Pittsburgh, PA 15230-1689

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## LexisNexis Risk Solutions

Collects information from public records and multiple proprietary data sources. This includes items such as real estate transaction and ownership data, lien, judgment, and bankruptcy records, professional license information, and historical addresses on file.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

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### Website

[personalreports.lexisnexis.com](https://personalreports.lexisnexis.com)  
[Request report form](#) and [Instructions](#)  
[Request security freeze](#)

### Phone

866-897-8126

### Address

LexisNexis Consumer Center  
Attn: Full File Disclosure  
P.O. Box 105108  
Atlanta, GA 30348-5108

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## SageStream (subsidiary of ID Analytics, LLC)

This reporting company collects information from, and provides supplementary consumer reports to, auto lenders, credit card issuers, retailers, utilities and mobile phone service providers among other service providers. SageStream is a subsidiary of ID Analytics. ID Analytics is a Symantec Company.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

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### Website

[SageStream](https://SageStream)  
[Request report](#)  
[Request security freeze](#)

### Phone

888-395-0277

### Address

SageStream, LLC  
Consumer Office  
P.O. Box 503793  
San Diego, CA 92150

# Utilities

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## National Consumer Telecom & Utilities Exchange

This membership of companies collects information on new telecom and utility connect requests, account and payment histories including delinquencies and charge-offs, associated with telecommunications, pay TV, and utility (electric, gas, water) services to help companies in these industries manage customer relations.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report if you request it.

**Website**

[NCTUE.com](http://NCTUE.com)

**Phone**

866-349-5185 (Option 1)  
866-343-2821 (for security freeze)

**Address**

NCTUE Disclosure Report  
P.O. Box 105161  
Atlanta, GA 30348

NCTUE Security Freeze  
P.O. Box 105561  
Atlanta, GA 30348

# Retail

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## The Retail Equation

Monitors and reports to merchants retail product return and exchange fraud and abuse.

 **Free report:**

The company will provide a free report if you request it.

**Website**

[theretailequation.com](http://theretailequation.com)

**Phone**

800-652-2331

**Address**

The Retail Equation  
P.O. Box 51373  
Irvine, CA 92619-1373

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# Gaming

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## VIP Preferred

Provides consumer data to assist casinos and other gaming establishments such as racetracks to manage the risk associated with check cashing settlement services to consumers.



### Free report:

The company will provide one free report every 12 months if you request it.

### Website

[vippreferred.com](http://vippreferred.com)

### Phone

800-638-4600, x410

### Address

Global Payments Gaming Services, Inc.  
Attn: FACT ACT Support  
PO Box 59371  
Chicago, IL 60659

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