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The Basics

Free credit reports are just the start

Insurers, job screeners, medical bureaus and the like also keep files on you -- and now they owe you a yearly look at them. Here's how to exercise your rights.

By Liz Pulliam Weston

Most of the media coverage regarding free credit reports misses an important fact: Credit bureaus aren't the only ones keeping dossiers on you.

Specialized firms maintain databases full of the details regarding other aspects of your life, including:

- Your employment history
- Auto and homeowners insurance claims you've filed
- Whether you've bounced any checks
- Your medical records
- Your housing rental history (including whether you've been evicted)

Just as you may be denied a loan based on what's in your credit-bureau reports, you also may be deprived of a job, insurance, bank accounts or an apartment because of information -- correct or not -- in these other databases.

How to get your free credit reports

The big credit-reporting bureaus have joined forces as the new Fair and Accurate Credit Transactions Act kicks in. See the details about their new site -- and about your new rights [here](#).

Fortunately, the same law that grants you one free copy of your credit reports each year now also gives you the right to free copies of these

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other consumer reports.

Beyond credit reports

"People are very interested in their credit report, because it's the thing they know the most about," said Jen Schwartzman, spokeswoman for the Federal Trade Commission, which is enforcing the Fair and Accurate Credit Transactions Act (FACTA) of 2003 that grants free access to the reports. "But there are other types of reports out there and you don't have to wait until your state is eligible."

The federal law covers companies that provide information that can be used to determine a

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consumer's eligibility for insurance or employment as well as credit, said Tena Friery, research director for the Privacy Rights Clearinghouse. But many consumers don't even know these database companies exist, Friery said, let alone that they're covered by the free-report rule.

Surprise! You owe me a report

Consumers aren't the only ones not getting the message. Some of the companies that are supposed to provide the reports seem a little fuzzy about the law's requirements, as well.

For example, a spokesman for the Insurance Services Office, a company that provides summaries of your auto and homeowners claims to insurers, insisted that it would follow the staggered scheduled the FTC approved for credit reports, now available to people in the West and Midwest and followed by those in the South (June 1, 2005) and those in the Northeast (Sept. 1, 2005).

Schwartzman confirmed that the ISO is wrong and that there's no staggered rollout allowed for non-credit reporting firms.

ISO's larger competitor, ChoicePoint, got it right. Starting Dec. 1, free reports from the company's Comprehensive Loss Underwriters Exchange, or CLUE, database were available via its consumer [Web site](#). (For more details on what's in these reports and how they can be used against you, see "[Insurers keep a secret history of your home.](#)")

Other consumer-reporting companies I contacted seemed baffled by the idea that they would be required to provide free reports -- or they failed to return my calls at all.

But these companies typically have mechanisms set up for consumers to *purchase* their reports. So starting Dec. 1, you should be able to visit their Web sites to find out how to get free copies (the law also requires that the companies set up toll-free telephone numbers for these requests). If you find an error in the reports you've requested, the

company should provide information about how you can dispute the incorrect information.

If the company tries to charge you for access to your information, file a complaint with the FTC.

Where and how to get the goods

Here are the categories of information that are covered by FACTA, and the companies you can contact for free reports:

- **Medical information.** If you've applied for life, health, disability or long-term care policies, information about your health may have been reported to the [Medical Information Bureau](#). This membership association of 600 companies is designed to help insurers detect fraud and deter applicants from lying on applications.
- **Tenant history.** No one company dominates this field, but some of the larger screening agencies include [Registry Safe-Rent](#) and [U.D. Registry](#).
- **Auto and homeowners insurance claims.** ChoicePoint's CLUE reports can be ordered at [ChoiceTrust.com](#), while ISO's A-PLUS reports can be ordered by calling (800) 709-8842 or by writing A-PLUS Consumer Inquiry Center, 545 Washington Blvd. 22nd Floor, Jersey City, NY 07310-1686.
- **Check-writing history.** [ChexSystems](#) is the largest player in this arena. It maintains a database of people who have "mishandled" their bank accounts (typically by repeatedly bouncing checks). You can order a report online (ignore any reference to a "small fee") or call (800) 428-9623 or send snail-mail to ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Woodbury, MN 55125.
- **Employment screeners.** Companies that provide background checks to employers have to abide by other FACTA rules, but they typically don't have to provide free reports to consumers, said Les Rosen, co-chairman of the National Association of Professional Background Screeners. That's because the typical background-checking firm doesn't maintain "permanent" files on consumers and instead puts together a one-time report for employers. Only companies that maintain databases of information on consumers must provide free reports. However, employers must get your written permission before a third party can run a background check, and you're entitled to see the report if it's used to deny you a job or promotion.

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