



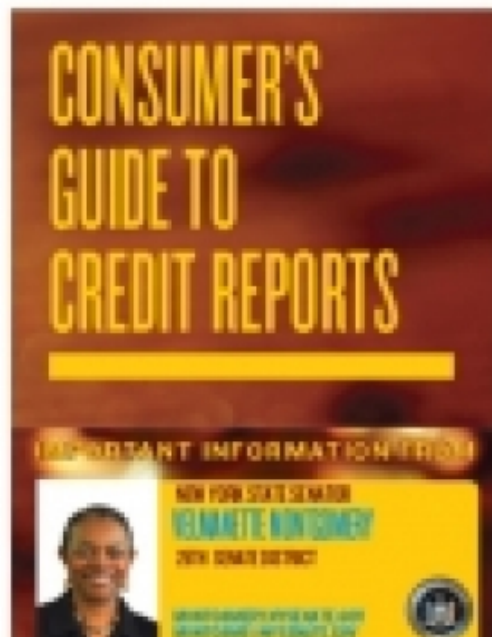
NEW YORK STATE SENATOR

Velmanette Montgomery

Consumer's Guide to Credit Reports

SENATOR VELMANETTE MONTGOMERY December 6, 2017

| ISSUE: **CREDIT REPORTS, CONSUMER PROTECTION**



With the recent news of the Equifax data breach, it is becoming even more important for consumers to stay vigilante.

In order to properly correct your credit history, you need a copy of all three of your credit reports to make sure each contains accurate information about you. Once every 12 months you can order free copies of your credit reports from TransUnion, Experian and Equifax—the three major consumer reporting agencies (CRAs)—under the provisions of the federal Fair Credit Reporting Act. Greater access to your credit history will in turn allow you to correct errors and also protect yourself from identity theft. You can obtain free copies of your credit report from Experian, Equifax and TransUnion through their centralized service,

annualcreditreport.com. Reports are available to consumers either online, by telephone or by mail.

The New York State Senate has prepared a guide to help answer any questions you may have about how to obtain information concerning your credit standing. The guide also discusses the steps you can take to correct inaccuracies that might appear in your credit report.

To receive a copy of this brochure, please contact Senator Montgomery's office at 718-643-140 or download the attached PDF.