Consumer Reporting Agencies

Below is a list of consumer reporting companies – companies that collect information and provide reports on consumers that are used to decide whether to provide consumers credit, insurance, or employment, and for other purposes. This list doesn't cover every company in the industry. It's a list of companies that have identified themselves as consumer reporting companies or provide consumers access to their consumer reports. The list includes both the biggest nationwide credit reporting companies and a longer list of "specialty reporting companies." Presence on or absence from the list does not indicate whether the consumer reporting company is subject to the CFPB's supervisory or enforcement authority.

Specialty reporting companies focus on certain industries. There are a lot of these companies on the list. So we're also trying to give tips on which of them may be important to you. The list also includes information about how you can obtain copies of your reports. In addition to the information below about when you can get a free copy of your report, under federal law all consumer reporting companies must provide you with a copy of your report for a reasonable fee (the current maximum is \$11.50).

This list includes entities that have identified themselves as consumer reporting companies or particular types of consumer reporting companies or have indicated when they provide consumers access to their consumer reports. The list incorporates information from the companies' own self-descriptions that has not been independently verified by the Bureau. It is not intended by the Bureau to be an all-inclusive list, nor does it reflect any determinations by the Bureau as to whether any particular entity is or is not subject to the Fair Credit Reporting Act or any part thereof or complying with it. Furthermore, presence on or absence from the list does not indicate whether the consumer reporting company is subject to the CFPB's supervisory authority.

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NATIONAL CREDIT REPORTING COMPANIES

Equifax

Equifax is one of the largest nationwide providers of credit reports. Its reports contain:

- Information about your payment history (submitted by credit card companies, mortgage lenders, auto financers and other creditors nationwide).
- How much credit you have.
- How much credit you use.
- Information from debt collectors.
- Public information, like bankruptcies, liens and judgments.

The company will provide one free credit report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
AnnualCreditReport.com	Annual Credit Report Request	877-322-8228
	Service	
	P.O. Box 105281	
	Atlanta, GA 30348-5281	

Experian

Experian is one of the largest nationwide providers of credit reports. Its reports contain:

- Information about your payment history (submitted by credit card companies, mortgage lenders, auto financers and other creditors nationwide).
- How much credit you have.
- How much credit you use.
- Information from debt collectors.
- Public information, like bankruptcies, liens and judgments.

The company will provide one free credit report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

WebsiteAddressPhoneAnnualCreditReport.comAnnual Credit Report Request877-322-8228

P.O. Box 105281 Atlanta, GA 30348-5281

TransUnion

TransUnion is one of the largest nationwide providers of credit reports. Its reports contain:

- Information about your payment history (submitted by credit card companies, mortgage lenders, auto financers and other creditors nationwide).
- How much credit you have.
- How much credit you use.
- Information from debt collectors.
- Public information, like bankruptcies, liens and judgments.

The company will provide one free credit report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances

Website	Address	Phone
AnnualCreditReport.com	Annual Credit Report Request	877-322-8228
	Service	
	P.O. Box 105281	
	Atlanta, GA 30348-5281	

CHECK SCREENING/CHECK HISTORY

Chex Systems

Collects 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 before they approve the new account.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website

ConsumerDebit.com

Address

Chex Systems Inc.

Attn: Consumer Relations 7805 Hudson Road, Suite 100

Woodbury, MA 55125

Certegy Check Services

Collects check writing histories and provides check screening services for retailers who accept checks as payment in their stores.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website
AskCertegy.com

Address

Certegy Check Services Inc.

P.O. Box 30296

Tampa, FL 33630-3296

Phone

Phone

800-428-9623

866-543-6315

Telecheck

Provides information on check fraud and conducts check verifications for retailers who accept checks as payment in their stores.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website
FirstData.com/telecheck

Address

Telecheck

Phone

800-366-2425

Attention: Consumer Resolutions-FA

P.O Box 4514

Houston, TX 77210-4514

PAYDAY LENDING

Factor Trust

Provides lending data and bankruptcy information to payday lenders and other users.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

WebsiteAddressPhoneFactor Trust.comFactor Trust866-910-8497

P.O. Box 3653

Alpharetta, GA 30023

Clarity Services

Provides information on payday loans, financial services, check cashing services, and auto loans.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website Address
ClarityServices.com Clarity Services
(Request form)
P.O. Box 5717
Clearwater, FL 33758

CL Verify Microbilt

Tracks information about payday loans.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

WebsiteAddressPhoneMicrobilt.comCL Verify Microbilt877-772-2123Attn: Compliance Department(Option 1)P.O. Box 440693

Kennesaw, GA 30160

CoreLogic Teletrack

Teletrack information sources include payday advance businesses, rent-to-own businesses, furniture stores that offer financing, auto finance companies, high-risk consumer finance

businesses, non-prime mortgage businesses, non-prime credit card issuers, credit unions, and cable/telecom companies. These types of lenders will often refer to this database to when considering whether to extend new credit.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
Teletrack.com	CoreLogic Teletrack	877-309-5226
	Attn: Customer Service	
	5550-A Peachtree Parkway, Suite 600	
	Norcross, GA 30092	

DataX

Provides information on credit histories of subprime consumers.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address
consumers.dataxltd.com	Data X Ltd.
	Attn: Customer Service
	325 E. Warm Springs Road, Suite 202
	Las Vegas, NV 89119

AUTO AND PROPERTY INSURANCE HISTORY REPORTS

Insurance Services Office (ISO) (A Plus Property Reports)

Collects insurance claims and loss information associated with homes or commercial buildings.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
ISO.com	A-PLUS Consumer Inquiry Center	800-709-8842
	(ISO)	
	545 Washington Boulevard, 22nd	
	Floor	
	Jersey City, NJ 07310-1686	

Insurance Information Exchange

Collects motor vehicle records, including traffic violations and accident reports.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
IIX.com	Motor Vehicle Report	866-560-7015
	1716 Briarcrest Drive, Suite 200)
	Bryam, TX 77802	

L.N. (Clue Personal Property Report)

Collects information on insurance coverage and losses associated with individuals and their personal property.

The company will provide get one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
PersonalReports.lexisnexis.com	C.L.U.E. Inc. Consumer Center	866-312-8076
	P.O. Box 105295	
	Atlanta, GA 30348-5295	

L.N. (Clue Auto Report)

The C.L.U.E. Auto report provides information about individuals' automobile insurance coverage and losses.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

WebsiteAddressPhonePersonalReports.lexisnexis.comC.L.U.E. Inc. Consumer Center866-312-8076P.O. Box 105295

Atlanta, GA 30348-5295

SUPPLEMENTARY/ALTERNATIVE CREDIT REPORTS

CoreScore Credit Report

Collects property tax filings, rental applications and evictions, property ownership and mortgage obligation records, pay day loan and online lending information; bankruptcy, lien, child support obligations.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
<u>Credco.com</u>	CoreLogic Credco LLC, Consumer	877-532-8778
	Relations Dept.	
	P.O. Box 509124	
	San Diego, CA 92150	

L₂C

Provides credit reports comprised of data from a variety of purchased and publicly available sources.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
L2CInc.com	L2C, Inc.	866-268-7156
	P.O. Box 550089	
	Atlanta, GA 30355	

Pay Rent Build Credit (PRBC)/Microbilt

Provides credit information, bill payment information, employment information, bank account data, property records, court judgments, address and phone information for use in

credit decisions.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website Address Phone

Microbilt.com Pay Rent Build Credit (PRBC)/Microbilt 877-772-2123

Attn: Compliance Department (Option 1)

P.O. Box 440693

Kennesaw, GA 30160

ID Analytics

Provides reports on identity information (name, address, phone, etc.) used in credit activity.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website Address

IDAnalytics.com

IDA Inc.,
Attn: Information Request Services
P.O. Box 503793

San Diego, CA 92150-2833

Innovis

Provides supplementary credit reports to lenders.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website Address Phone
Innovis.com
Innovis 800-540-2505
Attn: Consumer Assistance
P.O. Box 1689
Pittsburgh, PA 15230-1689

UTILITIES

National Consumer Telecom and Utilities Exchange

Collects information on new connect requests, account and payment histories, defaults, and fraudulent accounts associated with telecommunications, pay TV, and utility (electric, gas, water) services.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
NCTUE.com	Exchange Service Center Disclosure	866-343-2821
	P.O. Box 105161	
	Atlanta, GA 30348	

RENTAL

CoreLogic SafeRent

Collects information for tenant and employment screening, including landlord-tenant actions and court judgments.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Address	Phone
CoreLogic SafeRent, LLC	888-333-2413
Consumer Relations Dept.	
7300 Westmore Rd., Suite 3	
Rockville, MD 20850-5223	
	CoreLogic SafeRent, LLC Consumer Relations Dept. 7300 Westmore Rd., Suite 3

LexisNexis Screening Solutions Inc. Resident History Report

Collects tenant history information.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
PersonalReports.LexisNexis.com	Resident Data Inc., Consumer	866-312-8076
_	Disclosure Center	
	P.O. Box 850126	
	Richardson, TX 75085-0126	

Leasing Desk (Real Page)

Provides data for tenant screening.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
RealPage.com	Leasing Desk Consumer Relations	866-934-1124
	4000 International Parkway	
	Carrollton, TX 75007	

Tenant Data Services

Rental performance history (damages, unauthorized pets, lease violations, skips, etc.)

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
TenantData.com	Personal Report Request	800-228-1837
	Tenant Data Services, Inc.	(Option 6)
	P.O. Box 5404	、
	Lincoln NE 68505-0404	

MEDICAL

Medical Information Bureau

Collects information about medical conditions and data from insurance applications.

The company will provide one free credit report every 12 months.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

WebsiteAddressPhoneMIB.comMIB Inc.866-692-690150 Brainhill Tree Park, Suite 400Braintree, MA 02184-8734

Milliman IntelliScript

Collects information on prescription drug purchase histories. 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.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
RxHistories.com	Milliman IntelliScript	877-211-4816
	15800 Bluemound Road, Suite 100	
	Brookfield, WI 53005	

EMPLOYMENT HISTORY REPORTS

Note that many employment reporting companies won't have information on you unless you authorized your employer or a potential new employer to obtain a report.

Accurate Background

Conducts background screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
AccurateBackground.com	Accurate Background, Inc.	800-784-3911
_	6 Orchard, Suite 200,	
	Lake Forest, CA 92630	

Contemporary Information Corp.

Conducts background screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
ContInfo.com	Contemporary Information Corp.	800-288-4757
	42913 Capital Drive, Unit 101	(Option 5)
	Lancaster CA 93535	

Early Warning Services

Checking account information.

Negative information for financial institution employees.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website **Address Phone**

800-325-7775 EarlyWarning.com Early Warning Services

16552 North 90th Street, Suite 100

Scottsdale, AZ 85260

EmployeeScreenIQ

Provides pre-employment screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website **Phone** Address 800-235-3954 EmployeeScreen.com EmployeeScreenIQ P.O. Box 22627 (Option 5) Cleveland, OH 44122

First Advantage

Conducts background screening services.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website **Address** Phone FADV.com First Advantage Consumer Relations 800-321-4473

P.O. Box 3367 (report request form)

Seminole, FL 33775

GIS

Conducts background screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

 Website
 Address
 Phone

 GenInfo.com
 GIS
 800-265-4917

 P.O. Box 353
 Chapin, SC 29036

HireRight

Conducts employment background screening services.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
<u>HireRight.com</u>	HireRight	800- 381-0645
	P.O. Box 33181	
	Tulsa, OK 74153	

Infocubic

Provides pre-employment screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
<u>Infocubic.com</u>	Infocubic	877-360-4636
(Request report form)	9250 E. Costilla Ave., Suite 525	
(Request report form)	Greenwood Village, CO 80112	

Intellicorp

Provides employment histories and criminal histories.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

WebsiteAddressPhoneIntellicorp.netIntellicorp Records Inc.866-202-1436(Barrest and the four)3000 Auburn Drive, Suite 410

(Request report form)

Beachwood, OH 44122

Lexis Nexis Screening Solutions. Inc.

Provides employment history reports.

The company will provide one free report every 12 months.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
PersonalReports.LexisNexis.com	LexisNexis Screening Solutions	866-312-8075
(report request form)	Consumer Center P.O. Box 105292	
(report request form)	Atlanta, GA 30348-05108	

Pre-employ.com

Provides employment background, investigative, consumer reports.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
Pre-employ.com	Pre-employ.com	800-300-1821
(Request report form)	Attn: Compliance Department	(extension 199)
(Request report form)	P.O. Box 491570	
	Redding CA 96049-1570	

Trak 1 Technology

Conducts background screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
<u>Trak-1.com</u>	Trak-1 Technology	918-779-7000
	Consumer Report Request	
	7131 Riverside Parkway	
	Tulsa, Oklahoma 74136	
	Trak-1 Technology	
	Consumer Disputes	
	7131 Riverside Parkway	
	Tulsa, Oklahoma 74136	

Verifications Inc.

Conducts background screening services.

The company will provide one free report every 12 months.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
<u>VerificationsInc.com</u>	Annual Credit Report	877-884-1313
	P.O. Box 105281	
	Atlanta, GA 30348-5281	

The Work Number

Provides employment and income verification. Includes data collected from large private sector payroll processors.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
TheWorkNumber.com	Annual Credit Report	866-604-6570
(Paguast form)	P.O. Box 105281	
(Request form)	Atlanta, GA 30348-5281	