

# Fact-check your specialty consumer report

You might know about the big three consumer reporting agencies (Equifax, Experian and TransUnion), who collect your credit history for lenders. This information can determine whether you are eligible for a loan and how much the loan will cost. But there are other agencies that also collect and sell your personal data.

Some of these companies, called specialty consumer reporting agencies, compile and sell reports with all kinds of personal data including, but not limited to, the history of your employment, rental, banking, lending, insurance, and criminal background. This includes other public record data such as tax liens, civil suits and bankruptcy data.

We've got a list of consumer reporting agencies, so you can fact-check them to ensure your personal report data is accurate and complete: <http://go.usa.gov/3k7sT>.

## Why you should know what's in your reports

If you're applying for a job, planning to rent an apartment, or purchasing property or health insurance, you might want to check and see if one



of these specialty consumer reporting agencies has a file with your information. It may also be useful if you're applying for a checking account, or had problems with utility bills. For example, if you are applying for a lease, one of your "tenant screening" specialty reports might be reviewed by the landlord. Keep in mind that not every consumer reporting agency will have information on every consumer.

## Check reports in advance

When it comes to your personal data, all consumer reporting agencies are required to follow reasonable procedures to ensure that the information in your report is accurate, but errors can happen. You should fact-check your report in

advance, allowing sufficient time for companies to investigate and fix errors. Once you notify a consumer reporting agency of a potential error on your report, the agency generally has thirty days to investigate and fix the errors on your report. After completing the investigation, they generally have five business days to notify you of its results.

The last thing you want is an unpleasant surprise that may disqualify you from a loan, job or a new lease. You're in the best position to know whether the information in your personal reports is accurate and complete.

## How to request and dispute a report

Here's a list of consumer reporting agencies, complete with the contact information, (including the phone numbers and websites) for nearly fifty companies: <http://go.usa.gov/3k7sT>.

By law, consumer reporting agencies must provide you a copy of your report upon request. Most of the companies in this list provide reports for free once every twelve months (as indicated on the list) though others may charge you a small fee.

If you spot any errors, you have the right to dispute the report's content with the consumer reporting agency and the company that provided the data. The companies are required to investigate your dispute for free.

Check out Ask CFPB for more information about specialty consumer reporting agencies: [consumerfinance.gov/askcfpb](https://consumerfinance.gov/askcfpb).

If you have a problem with a consumer reporting agency or any other financial products, you can submit a complaint online at [consumerfinance.gov/complaint](https://consumerfinance.gov/complaint).