The ACCESS Story

ACCESS, American Consumer Credit Education Support Services, was formed by a group of credit professionals to assist businesses and consumers in combating the egregious misuse of consumer data. The consequences of such misuse has resulted in identity theft, invasion of privacy, excessive charges, denial of services and inaccurate credit reports. Inaccurate credit reports has caused dramatic problems for both individuals and businesses.

Inaccurate credit reports result in individuals being denied services (such as cell phones,charge cards or car loan); charged higher interest rates on home mortgages; paying more in premium rates on their insurance; or given more credit than they are financially able to pay back. These problems may lead to divorce or personal bankruptcy, costing billions of dollars annually to both consumers and businesses alike.

For businesses the problem is equally as grave. Poor lending decisions based on inaccurate credit reports result in lost revenue or asset deterioration. Lower revenues have a snowballing effect - igniting stockholders, government regulators and customers.

ACCESS founders have 100 plus years of combined experience within the credit industry. Over the past decade they have been appalled by the adoption of policies that violate and abuse individual consumers, and which victimize both consumers and business. From extending credit to people who have no visible means of income, to predatory tactics against the elderly, to selling personal and confidential information, to sub-prime lending, our founders have watched our great nation become mired in debt and fraud.

ACCESS has three clear and related objectives, which we believe are essential to stopping the unfair practices that exist in our current credit reporting system.

Our first objective is to educate consumers about the unfair practices that occur daily in the credit and credit reporting industry, how these practices adversely affect their credit reports, the quality of their lives, and violate their rights to privacy.

Our second objective is to educate businesses about how to protect the financial and personal information of their clients, and why it is in their best interest to do so.

Our third objective is to create a system for consumers to monitor the activity and accuracy of their credit records free of charge - a system which will curb these unfair practices while safeguarding their personal and confidential information from unauthorized access.

Consumer abuse, and the multi-billion dollar price tag that goes with it, must come to an end. We've created this website to fulfill our first objective and to assist us in achieving our other goals. We hope that we can provide you with the unbiased, untainted and comprehensive information that you are looking for.

ACCESS invites you to register. By registering you will receive our monthly newsletter and access to the "registered" areas of our website. By registering with ACCESS, we will keep you informed of new and changing event in the areas of privacy, credit and credit reporting.

Your registration let us know that you too are fed-up with the current activities and feel that it is time for a change.

ACCESS is a non-profit 501(c)(3) consumer activist group.