

## ACCESS launches Consumer Credit Website

Offers assistance to those victimized by current credit industry practices

WASHINGTON - Monday, June 14, 2004 - Today American Consumer Education Support Services (ACCESS), a non-profit organization, announced the launch of its internet site entitled [www.GuardMyCreditFile.org](http://www.GuardMyCreditFile.org).

ACCESS's site addresses many of the problems facing American citizens within the credit industry. These issues include unfair credit scoring practices that disenfranchise millions of low income and minority groups. They also include the procedures used by credit grantors that allow the sharing of personal financial data with unauthorized third parties and affiliate companies.

L. E. Tighe, one of ACCESS founders and board members said, "From bankruptcy to high levels of charge card debt, we know that today's "American Dream" is turning into an "American Nightmare" for millions of people. Current industry practices are improperly over charging good credit risks, while over extending those that can ill afford more credit. Over 73% of all credit reports are inaccurate and the consumer is caught in a never ending battle of trying to correct their credit information. From identity theft to loss of personal privacy, the people of our nation are being abused, misinformed and victimized by the current credit system. It is a bad situation that Congress has abdicated responsibility for."

Tighe went on to say, "ACCESS exists to provide the public with an unbiased source of information on the inner workings of the credit industry. Our goal is to educate consumers and politicians about the current state of the industry. The only ones that benefit from the current system are large credit grantors and the national credit repositories. The vast majority of businesses and consumers will continue to be hurt if the credit industry does not implement reforms."

ACCESS website includes news and information on credit and privacy issues. There is a special Fraud Alert section to inform users of new financial scams, and a section on children's privacy detailing how it is being abused and what we can do to protect it. ###

About ACCESS:

ACCESS is a non-profit 501(c) (3) organization dedicated to the privacy of individual consumers's financial information, and to assisting victims of incorrect credit reporting, identity theft and financial fraud. ACCESS website is designed to serve as a source of news, information and community for both victims and those who would like to avoid becoming a victim of current practices within the credit industry. The access website can be found at [www.GuardMyCreditFile.org](http://www.GuardMyCreditFile.org), and currently has offices in Washington, DC, Nebraska and California.

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