How To Get Your Free Credit Report Without Losing Your Shirt - Updated: June, 2014

At a book fair held in Miami Florida, one of our board members and noted consumer advocate Denise Richardson, author of Give Me Back My Credit reported a disturbing trend. Many consumers were confused where to turn to get their legitimate annual free credit report. In fact she was so disturbed by the volume of consumer complaints that she began distributing the government mandated toll-free number on post-it notes to consumers who visited her booth.

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(function() {
var s = document.createElement('SCRIPT'), s1 = document.getElementsByTagName('SCRIPT')[0];
s.type = 'text/javascript';
s.src = 'http://widgets.digg.com/buttons.js';
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(function() {
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"I was alarmed by the number of consumers who indicated they were unaware of the phone number and actual website address necessary to obtain their legitimately free annual credit report. Worse yet, many reported that while searching for the correct place to obtain their "free credit report" they were directed to sites that led them to believe they were on the authorized site, but soon found they were required to provide their credit card information."

Richardson feels strongly about the need for consumers to become knowledgeable about the contents of their credit reports, and she has plenty of reason for feeling that way. Sheâ€™s spent the better part of the last 15 years battling to correct credit inaccuracies and educating consumers on their rights.

"Consumers continue to be placed in the role of unpaid credit bureau employees forced to monitor and fix a product (our personal information) that multi-billion dollar corporations sell for profit â€“with little regard whether or not their product is defective and could be harmful to consumers. Since consumers bare the burden to ensure their product is without defect, itâ€™s essential that the legitimate phone number and website address is advertised and made readily available to consumers who want to take advantage of their right to a free credit report," said Richardson.

The Fair and Accurate Credit Transactions Act (FACTA) is a federal law that forced each of the nation's credit reporting agencies (Experian, Equifax and Trans Union) to provide one free credit report each year to every American. Unfortunately, FACTA didn't force them to publicize how you should take advantage of this right.

This oversight has led to advertising for a variety of free credit reporting sites that aren't really free at all. They try to sell you worthless credit monitoring services or they sell your personal information to list brokers, violating your privacy and

exposing you to identity theft. "When is the last time you remember hearing a public service announcement or advertisement from the credit bureaus that directs consumers to the correct website or toll-free phone number?"

Sheâ€™s right â€“I canâ€™t remember one.

There are only 2 ways to get your free credit report without running these risks:

- Call 877-322-8228 and order it over the phone - This is the preferred method because the privacy policy for phone orders is much better than the one for ordering over the internet.

- Visit the AnnualCreditReport.com website - This will give you immediate access to your credit report but there are certain privacy risks. ACCESS suggests that you read their privacy policy in its entirety before ordering this way. You will also notice that we do not provide a link to the website here. That is because we strongly believe that ordering over the phone is the only way to protect your privacy. Although the website privacy policy has improved considerably, it still allows consumer credit data to be shared with third party vendors to the site. The phone number privacy policy doesn't allow this.

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byJim Malmberg
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