

Credit Reports Are Now Free Every Week Until April

November 25, 2020 - It has been several years since congress mandated that consumers be allowed to review their credit reports for free annually. Because of the way that the law was setup, allowing them the check with individual consumer reporting agencies (Experian, Trans Union and Equifax), they are commonly told the check their reports three times a year; once with each agency. You may already know that. But what you may not know is that due to COVID and the economic strain it has caused millions of people, you can now check your reports for free on a weekly basis.

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According to the Federal Trade Commission, all consumers are now eligible to receive copies of their reports weekly via Annual Credit Report. We won't link to the AnnualCreditReport.com website because the privacy policy of the site is horrid in our opinion. But you don't need to contact them through the website. You also have the option to call them at 877-322-8228. The privacy policy for phone calls is significantly better than the one that is used online.

Annual Credit Report is the only federally authorized way for consumers to review their credit reports for free. There are other commercial websites - many of which advertise - that provide free credit reports, but we advise against using them. They typically provide a free credit report in exchange for the ability to obtain, use and resell consumer information. If you love getting spammed and harassed by telemarketers, then go ahead and use them. But it not, stick with Annual Credit Report.

Free weekly credit reports are available through April of 2021.

by Jim Malmberg

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