



Consumer Action’s Directory of Specialty Consumer Reporting Agencies

Specialty consumer reporting agencies collect information about you from various public and private sources. The information gathered is sold through reports to businesses like retailers, insurers, employers, landlords and lenders. Specialty consumer reports are created to verify your identity and to assess the risk that you may pose to companies based on your personal and financial history, which can include your banking and check-writing history, medical conditions and prescription drug claims, residential tenant history, homeownership, auto and personal property insurance claims, utility and mobile phone payments and employment background.

Specialty consumer reports are similar to traditional credit reports (from Experian, Equifax and TransUnion), which contain your credit payment history. But specialty reports are often tailored to a specific purpose, such as insurance claims reports to determine the risk of insuring someone and background reports to gauge employability. Many consumers are unaware that these reports even exist.

In fact, specialty reports do not exist for every consumer. Under certain circumstances, it can be to your advantage to know if a particular specialty report exists on you and what it says. It’s also important to understand your rights and how to correct any errors found in specialty reports, since they do influence whether companies offer you insurance, a job, an apartment, a checking account and more. See *Consumer Action’s Insider’s Guide to Specialty Consumer Reports* for full details on each report.

Security freeze: In some cases, you can limit others’ access to your specialty consumer report by placing a “security freeze” on your file. A security freeze prevents others from accessing your report without your permission. There is a fee to freeze (or unfreeze) your file in some states.

This directory provides details on:

- How to obtain a free specialty report;
- How to dispute errors; and

- How to place a security freeze on your file at each of the agencies.

Consumer protections

The federal **Fair Credit Reporting Act (FCRA)** regulates the credit and specialty consumer reporting industry. The FCRA gives you important rights, including the right to:

- Request a free report every 12 months;
- Obtain a free report if you are denied credit, employment or insurance (called an “adverse action”) based on a consumer report; and
- Dispute inaccurate information.

Under the FCRA, you are entitled to a ***free report*** if:

- A person has used the information in a report against you (in other words, taken adverse action, such as denying your application for employment, credit, insurance, etc.).
- You are the victim of identity theft and you place a fraud alert in your file.
- Your file contains inaccurate information as a result of fraud.
- You are on public assistance.
- You are unemployed but expect to apply for employment within 60 days.
- The reporting agency has made changes to your report as the result of your dispute.

If you find an error on your specialty report, the FCRA gives you the right to dispute the misinformation. When you dispute information in your reports, agencies are required to investigate and correct inaccuracies.

The dispute process:

Disputing false information you find in reports is an important way to protect yourself from companies that share inaccurate information that may damage your reputation. When you dispute information in your report, the specialty reporting agency is legally obligated to investigate and correct inaccurate or outdated information and provide you with a free updated report when errors are corrected. The dispute process usually takes 30 days. It’s important to also dispute inaccuracies with the source of the errors. For instance, if ChexSystems is reporting that you bounced checks to Home Depot, you should contact ChexSystems *and* Home Depot to dispute the error(s).

When the investigation of your dispute is complete, the specialty reporting agency must give you the results in writing and a free copy of your report if the dispute results in a change. You also have the right to ask the reporting agency to supply a corrected report to any

company that has requested your file in the last six months, and to anyone who received a copy in the past two years for employment purposes. This free report does not count as your free annual report. If an item is changed or deleted, the reporting agency cannot put the disputed information back in your file unless the source of the information (your bank, insurance provider, landlord, etc.) verifies that it is accurate and complete. The reporting agency also must send you written notice that includes the name, address and phone number of the information provider.

If an investigation doesn't resolve your dispute, you can ask the reporting agency to add a brief (100-word) statement to your report. You also can ask the reporting agency to provide your dispute statement to anyone who has recently received (last 6 months) a copy of your specialty report.

More about FCRA regulations can be found online: www.consumer.ftc.gov/sites/default/files/articles/pdf/pdf-0096-fair-credit-reporting-act.pdf.

To file a complaint about a specialty consumer reporting agency, contact the Consumer Financial Protection Bureau (CFPB) at www.consumerfinance.gov/complaint or call 855-411-2372.

Note: The Consumer Financial Protection Bureau is usually the regulatory authority for consumer reporting agencies. The U.S. Department of Health and Human Services Office for Civil Rights (OCR) shares oversight with the CFPB for the following agencies: MIB, Milliman IntelliScript and MedPoint (OPTUMInsight)

Directory of Specialty Consumer Reporting Agencies

Alternative Credit Reports

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|---------------------|---------------------------|--|---|
| ID Analytics | 866-361-7984 (press 1) | <p>Submit free report request with:</p> <ul style="list-style-type: none"> - First name, last name, full address, date of birth, Social Security number (SSN), primary phone number and <i>two</i> of the following forms of verification (photocopies only): <ul style="list-style-type: none"> a state-issued driver's license or state identification card; cable, utility or phone bill with an address matching the address provided (no more than 60 days old); SSN card; birth certificate; U.S. passport (picture page only); voided personal check with matching address; Alien Registration Card. <p>Mail your request and documents to:</p> <p>IDA, Inc. P.O. Box 503793 San Diego, CA 92150</p> <p>Or fax a signed copy of your request and documents to 858-312-6275.</p> <p>For more information: http://bit.ly/1wL2H9B</p> | <p>Fax a signed copy of your dispute to 858-312-6275 or mail to:</p> <p>IDA, Inc. P.O. Box 503793 San Diego, CA 92150</p> |

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|------------------|------------------|--|--|
| Innovis | 800-540-2505 | <p>If you request a free report by phone, you will be asked several identifying questions.</p> <p>By mail: Print and complete the Credit Report Request Form and send it to the address provided on the form. The form is available at https://www.innovis.com/personal/creditReport.</p> <p>Fees vary by state (from \$1 to \$11.50) if not eligible for a free report. For more fee details: https://www.innovis.com/personal/creditReportFees</p> | <p>Dispute information online: https://www.innovis.com/personal/disputeResolution</p> <p>By phone: 800-540-2505 (Monday - Friday, 8:00 a.m. - 8:00 p.m. EST)</p> <p>By mail: Complete the Investigation Request Form and mail it, with proof of name and address, to: Innovis Consumer Assistance P.O. Box 1640 Pittsburgh, PA 15230-1640</p> <p>Dispute form available at: http://bit.ly/144Mx0g</p> <p>Order a current copy of your Innovis report before initiating a dispute.</p> <p>To place a security freeze on your Innovis report:</p> <ol style="list-style-type: none"> 1. Call 800-540-2505 or 2. Complete a Web form at: https://www.innovis.com/securityFreeze/index or 3. Download and mail completed form http://bit.ly/144MdyC to: Innovis Consumer Assistance P.O. Box 26 Pittsburgh, PA 15230-00 |

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|--|------------------|---|--|
| L2C | 866-268-7156 | <p>Complete the online form to request a free report: http://l2c.com/contact-us/consumers/</p> | <p>Complete the online form: http://l2c.com/contact-us/consumers/ Or call 866-268-7156 for disputes and security freezes.</p> <p>To place a security freeze, provide your name, address, phone number, city/state, date of birth, last 4 digits of SSN, last 5 addresses and how long you want the security freeze to last.</p> |
| Payment Reporting Builds Credit (PRBC) by MicroBilt | 800-849-4960 | <p>Complete and sign the Consumer Report Request Form and mail it in with all requested information and documentation: http://bit.ly/1ATXDUG</p> <p>To request a free report, include your full name, address, Social Security number, your past five previous addresses, and a copy of your driver’s license (both sides) or state identification card <i>or</i> two alternative forms of identification, which can be a copy of: your cable, utility or phone bill (no more than 60 days old) with a matching address; your Social Security card; your birth certificate; your U.S. passport (picture page only); a voided personal check with matching address; your Alien Registration Card.</p> <p>Mail request to: PRBC / MicroBilt Attn: Compliance Department P.O. Box 440693 Kennesaw, GA 30160</p> <p>Free report by phone: 800-884-4747 (press 5)</p> <p>For more information: http://www.microbilt.com/contact.aspx</p> | <p>Complete and sign the Consumer Dispute Form and mail it in with all requested information and documentation: http://bit.ly/1svT4X9</p> <p>If you are unable to download the form, submit a request to MicroBilt to investigate, verify and/or correct any errors. Submit a letter containing your full name, other names you go by, full address, home phone number, employer name and address, Social Security number, date of birth, clear copy of driver’s license or state ID card or two alternative forms of identification.</p> <p>Include details as to what items you believe are inaccurate and why. Explain the correct information and include documents supporting your dispute.</p> <p>Send written dispute and documentation to: MicroBilt Corporation Attn: Compliance Department P.O. Box 440693 Kennesaw, GA 30160</p> |

Check Verification and Banking History

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|-------------------------------|------------------|---|---|
| Certegy Check Services | 866-543-6315 | <p>https://www.askcertegy.com/download_forms.jsp or call 866-543-6315</p> <p>Include your name, address, driver's license number, bank routing and account number, and Social Security number.</p> <p>Send to: Certegy Check Services, Inc. P.O. Box 30296 Tampa, FL 33630-3296</p> | <p>Send dispute to: Certegy Check Services, Inc. P.O. Box 30296 Tampa, FL 33630-3296</p> |
| ChexSystems | 800-513-7125 | <p>To order report by phone: 800-428-9623</p> <p>Include your name, SSN, driver's license number or state-issued ID number, address and home phone number.</p> <p>Mail completed order form to: ChexSystems, Inc. Attn: Consumer Relations 7805 Hudson Road, Suite 100 Woodbury, MN 55125</p> <p>Or fax form to: 602-659-2197</p> <p>To request form: http://bit.ly/1ATZjNx</p> <p>Or complete a direct online request at: http://bit.ly/1EkVSMh</p> | <p>Complete the reinvestigation form and submit your dispute in writing to: ChexSystems, Inc. 7805 Hudson Road, Suite 100 Woodbury, MN 55125</p> <p>Fax: 602-659-2197</p> <p>URL to the reinvestigation form: http://bit.ly/1uWcJGf</p> <p>To place a security freeze on your consumer file: http://bit.ly/1uWcSJK</p> |
| Early Warning | 800-325-7775 | <p>Call 800-325-7775 (Monday – Friday, 8:00 a.m. to 5:00 p.m. MST) For more information: www.earlywarning.com/consumer-information.html</p> | <p>Call 800-325-7775 (Monday – Friday, 8:00 a.m. to 5:00 p.m. MST)</p> |

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|------------------|------------------|--|--|
| TeleCheck | 800-964-9490 | <p>To request your report by phone, call 800-366-2425 (press 4).</p> <p>By mail: Include daytime phone number, copy of driver's license, Social Security number and copy of a voided personal check.</p> <p>Send request to: TeleCheck Services, Inc. Attention: Resolutions Department-FA P.O. Box 4514 Houston, TX 77210-4514</p> <p>For more information: www.firstdata.com/telecheck/telecheck-file-report.htm</p> | Call 800-366-2425 to submit a dispute. |

Background and Employment Screening

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|------------------------|---|--|---|
| First Advantage | 888-215-3727 or 800-321-4473 (press 1) | <p>Complete a request form and mail, fax or email to: First Advantage Consumer Relations P.O. Box 3367 Seminole, FL 33775 Fax: 800-868-6247 Email: Compliancedept@fadv.com</p> <p>Report request form: http://bit.ly/1yq9VOD</p> | <p>Complete form and mail, fax or email to: First Advantage Consumer Relations P.O. Box 3367 Seminole, FL 33775 Fax: 800-868-6247 Email: consumer.documents@fadv.com</p> <p>Online dispute form: http://bit.ly/1uWeDqc</p> |

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|----------------------------------|---------------------------------|--|---|
| HireRight | 800-381-0645 | Complete and submit report request online by clicking “I want a copy of my HireRight background report”: www.hireright.com/Consumers-Applicants.aspx | Complete and submit dispute form online by clicking “I want to file a dispute”: http://www.hireright.com/Consumers-Applicants.aspx |
| LexisNexis Risk Solutions | 888-497-0011 | Call 866-312-8076 to request your consumer file by phone. Or complete form and mail request along with identification documents (shown on form): http://bit.ly/1tU5VFB Submit form to: LexisNexis Consumer Center Attn: Full File Disclosure P.O. Box 105108 Atlanta, GA 30348-5108 For more information: http://bit.ly/NHM4sT | Find the dispute instructions and contact information at the bottom of your report to dispute any errors. |
| Verifications Inc. | 877-884-1313 | Call 877-884-1313 to request report, or mail completed form to: Verifications, Inc. Attention: Applicant Services 1425 Mickelson Drive Watertown, SD 57201 Request form: www.verificationsinc.com/eng/whoweare/applicant_information.cfm | Call 866-280-4091 or complete form and mail to: Verifications, Inc. Attention: Applicant Services 1425 Mickelson Drive Watertown, SD 57201 Dispute form: www.verificationsinc.com/eng/whoweare/applicant_information.cfm |
| The Work Number | 866-604-6570 or 800-367-2884 | Complete the form and mail or fax to address on form: http://bit.ly/1svZBBa | Call 800-367-2884 to submit a dispute. |

Insurance Claims History

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|---|------------------------|---|--|
| CLUE Personal Property and Auto Report | 888-497-0011 | <p>Complete form and mail to address on the form: http://bit.ly/1EuWVv9</p> <p>Or order by phone: 866-312-8076 or 888-497-0011 (Monday – Sunday, 10:00 a.m. to midnight EST)</p> <p>For more information: http://bit.ly/10QQUtL</p> | <p>Send disputes to the contact provided in the copy of the report.</p> <p>To place a security freeze on your report, call 888-497-0011 or mail request to: LexisNexis Consumer Center Attn: Security Freeze P.O. Box 105108 Atlanta, GA, 30348</p> <p>https://personalreports.lexisnexis.com/pdfs/dc_freeze_request.pdf</p> |
| Insurance Information Exchange | 800-683-8553 (press 7) | <p>To request report by phone: 866-560-7015</p> <p>Or complete the form and mail or fax it (include your driver's license number): iiX Attn: Vera Cortez 1716 Briarcrest Drive, Suite 200 Bryan, TX 77802</p> <p>Fax: 201-748-1449, Attn: Vera Cortez</p> <p>For request form: www.iix.com/fcrarelease.pdf</p> <p>For more information: www.iix.com/reports_consumers.htm</p> | <p>Call 866-560-7015 to submit a dispute.</p> |

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|---|-------------------------|--|---|
| Insurance Services Office (ISO) A-Plus Loss History Report | 800-709-8842 (press 2) | <p>Call 800-627-3487 to request a report. To request a Request for Disclosure Form, call 800-709-8842 (press 2). You'll be sent instructions on how to complete and return the form.</p> <p>A-PLUS Consumer Inquiry Center ISO 545 Washington Boulevard, 22nd floor Jersey City, NJ 07310-1686</p> <p>(\$19.50 fee if you've already received your free annual report in the last year)</p> <p>For more information: http://bit.ly/1yqoUYZ</p> | Call 800-709-8842 to submit a dispute. |

Medical and Prescription Drug History

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|---|-------------------------|--|--|
| MIB (Medical Information Bureau) | 866-692-6901 | <p>Complete online form at: http://bit.ly/1AUxV25</p> <p>Or call 866-692-6901 (Monday – Friday, 6 a.m. -12 a.m. EST)</p> | <p>Use the MIB reference number from your MIB report and write or email: MIB, Inc. 50 Braintree Hill Park Suite 400 Braintree, MA 02184-8734 Email: infoline@mib.com</p> |
| Milliman IntelliScript | 877-211-4816 | <p>Call 877-211-4816 to request your report, or email intelliscriptsupport@milliman.com with the following information: full name (spell name if leaving a message), mailing address (and email address if you want your report via email), phone number, date of birth, last four digits of SSN, and insurance company to which you applied for insurance.</p> <p>For more information: www.rxhistories.com/RequestAReport/</p> | Call 877-211-4816 to submit a dispute. |

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|-------------------------------------|-------------------------|---|---|
| MedPoint (OPTUMInsight Inc.) | 888-206-0335 | Call 888-206-0335 to request your report, or write to: MedPoint Compliance Ingenix, Inc. 2525 Lake Park Blvd West Valley City, UT 84120 | Call 888-206-0335 to submit a dispute. |

Residential Tenant Screening

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|---|---------------------------|---|---|
| Contemporary Information Corporation (CIC) | 800-288-4757 (press 1) | Complete online form (specify "Free Annual Eviction Report"): https://www.cicreports.com/consumer-disputes/ Or call 800-288-4757 (press 5). | Call 800-288-4757 (press 5) to submit a dispute. Or mail or fax dispute with: full name, current address, previous address, phone number, Social Security number, date of birth, copy of driver's license or other form of state-issued I.D. (lighten and enlarge ID copy so it is legible), and an explanation of your inquiry or dispute. CIC Consumer Relations 42913 Capital Drive, Unit 101 Lancaster, CA 93535 Fax: 888-797-2254, Attn: Consumer Relations |

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|-------------------------------|------------------|--|--|
| CoreLogic SafeRent | 800-815-8664 | <p>Call 888-333-2413 or complete form and mail to address on the form: http://bit.ly/1uWwVHZ</p> <p>For more information: http://bit.ly/1pIUD8K</p> | <p>Call 888-333-2413 or complete the form: http://bit.ly/1yqshPC Mail or fax to: CoreLogic SafeRent, LLC Consumer Relations Department P.O. Box 509124 San Diego, California 92150 Fax: 800-237-6526</p> <p>To request a security freeze, complete form on the CoreLogic website: http://bit.ly/11bvF6K</p> |
| LeasingDesk (RealPage) | 866-934-1124 | <p>To request a report by phone, call 866-934-1124. You must provide at least two of the following to RealPage to verify your identity:</p> <ol style="list-style-type: none"> 1. Copy of state-issued identification (e.g., driver's license) 2. Last four digits of your Social Security number 3. Date of birth 4. Last three addresses <p>Or complete form and provide two forms of ID: http://bit.ly/1tUsx8P</p> <p>Mail, fax or email to: RealPage, Inc. LeasingDesk Consumer Relations 4000 International Parkway Carrollton, TX 75007 Fax: 800-866-8736 Email: consumer.dispute@realpage.com</p> <p>For more information: www.realpage.com/consumer-support/</p> | <p>Complete the statement of disagreement form and mail, fax or email to submit: http://bit.ly/1ufvLtd</p> <p>RealPage, Inc. LeasingDesk Consumer Relations 4000 International Parkway Carrollton, TX 75007 Fax: 800-866-8736 Email: consumer.dispute@realpage.com</p> <p>To place a security freeze on your RealPage report, call 866-934-1124.</p> |

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|-----------------------------|---------------------------|---|--|
| Tenant Data Services | 800-228-1837 (press 8) | <p>To request a report by phone, call 800-228-1837.</p> <p>Or complete form: http://bit.ly/1Eli74S</p> <p>Mail form to: Personal Report Request Tenant Data Services, Inc. P.O. Box 5404 Lincoln, NE 68505-0404</p> <p>(\$9.00 fee if you've already received your free annual report in the last year)</p> <p>For more information: www.tenantdata.com/personalreport.php</p> | Call 800-228-1837 (press 6) or 402-934-0088 to submit a dispute. |

Utility Account History

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|---|------------------|---|--|
| NCTUE (National Consumer Telecom and Utilities Exchange) | 866-349-5185 | Call 866-349-5185 to request a report, or mail request to: NCTUE Disclosure Report P.O. Box 105161 Atlanta, GA 30374 For more information: www.nctue.com/Consumers | Complete the Research Request form included with your disclosure report. To place a security freeze on your account, call 866-349-5355 or visit http://bit.ly/1sw93V3 . Or write to: NCTUE Alerts, P.O. Box 105425 Atlanta, GA 30348 |

Payday/Subprime Lending Reports

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|-------------------------|------------------|---|---|
| Clarity Services | 866-390-3118 | Complete online form and mail or fax to: Clarity Services, Inc. P.O. Box 5717 Clearwater, FL 33758 Fax: 727-712-9040 Provide a copy of your driver's license, state-issued ID card or Social Security card along with your request. Online request form: http://bit.ly/1zf777W For more information: http://bit.ly/10McDTo | Call 866-390-3118 to submit a dispute. To place a security freeze on your file, download the security freeze form: https://www.clarityservices.com/support/security-freeze/ |

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|--------------------|---------------------------|---|--|
| DataX | 800-295-4790 | Complete online form and mail to: DataX, Ltd. 325 E. Warm Springs Road, Suite 202 Las Vegas, NV 89119 Online form: http://bit.ly/1qAwyf8 | Complete online form and mail or fax to: DataX Ltd. Consumer Reporting Division 325 E. Warm Springs Road, Suite 202 Las Vegas, NV 89119 Fax: 702-853-6969 Online form: http://bit.ly/1zGYk1D |
| FactorTrust | 866-910-8497 (press 2) | Complete online request form and fax or mail it with a copy of your driver's license to: FactorTrust, Inc Attention: Consumer Inquiries P.O. Box 3653 Alpharetta, GA 30023 Fax: 413-382-6940 Online request: http://ws.factortrust.com/consumer-inquiry/ To download request form: http://bit.ly/1tUuRg6 | Submit your dispute online: https://www.factortrust.com/consumer/Disputes.aspx Or call customer service: 866-910-8497 (press 2) |

Miscellaneous

| Reporting agency | Toll-free number | Free report ordering information | Dispute process (if information is inaccurate or outdated) |
|----------------------------|------------------|--|---|
| The Retail Equation | 800-652-2331 | <p>Call 800-652-2331 to request your report. Or email: returnactivityreport@theretailequation.com</p> <p>Or mail request to: The Retail Equation P.O. Box 51373 Irvine, CA 92619-1373</p> <p>Include your name and phone number.</p> <p>For more information: www.theretailequation.com/Consumers/</p> | <p>Write to: The Retail Equation P.O. Box 51373 Irvine, CA 92619-1373</p> |

Consumer Action

www.consumer-action.org

Consumer advice and referral hotline: 415-777-9635

Chinese, English and Spanish spoken

Submit your complaints online: www.consumer-action.org/hotline/complaint_form/

Presente su queja (for Spanish speakers):

www.consumer-action.org/hotline/complaint_form_es/

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