

List of Consumer Reporting Agencies¹

Below is a list of consumer reporting companies – companies that collect information and provide reports on consumers that are used to decide whether to provide consumers credit, insurance, or employment, and for other purposes. The list includes both the biggest nationwide credit reporting companies and a longer list of “specialty reporting companies.” Specialty reporting companies focus on certain industries. There are a lot of these companies on the list, so we’re also trying to give tips on which of them may be important to you.

The list also includes some information about how you can obtain copies of your reports. **Consumer reporting companies are required to give you a free copy of your consumer report if an adverse action is taken against you based on information in your report from that company, and under other specific circumstances.** In addition, under the Fair Credit Reporting Act, some consumer reporting companies must provide you with a free copy of your report every 12 months. All consumer reporting companies must provide you with a copy of your report for a reasonable fee (the current maximum is \$11.50). Keep in mind that not every consumer reporting company will have information on every consumer.

If, upon review of your consumer report, you believe there is data in it that is inaccurate or incomplete, you have the right under the Fair Credit Reporting Act to dispute your report’s content with the consumer reporting company and the company that furnished the data. You may also wish to dispute other issues such as if you are dissatisfied with a company’s investigation of an earlier dispute, if you believe your consumer report was used incorrectly, if you have problems accessing your consumer report, or if you are dissatisfied with consumer reporting services such as credit monitoring and identity protection.

To learn more about disputing a reporting error directly to a consumer reporting agency, visit <http://www.consumerfinance.gov/askcfpb/314/how-do-i-dispute-an-error-on-my-credit-report.html>. You can also submit a complaint to us. To do so, visit <https://help.consumerfinance.gov/app/creditreporting/ask>. We’ll forward it to the company for its response. To see if a company listed below appears in our consumer complaint database visit <http://www.consumerfinance.gov/complaintdatabase/>.

¹ This information is as of January 2014. This list includes entities that have identified themselves as consumer reporting companies, or have indicated when they provide consumers access to their consumer reports. The list incorporates information from the companies’ own self-descriptions that has not been independently verified by the CFPB. This list doesn’t cover every company in the industry. It is not intended by the CFPB to be all-inclusive. Nor does it reflect any determinations by the CFPB as to whether any particular entity is subject to the Fair Credit Reporting Act or any part thereof. Furthermore, presence on, or absence from, the list does not indicate whether the consumer reporting company is subject to the CFPB’s supervisory or enforcement authority. To make corrections or additions to the list, contact the CFPB at info@consumerfinance.gov and include “Attn: Jonah Kaplan” in the subject line.

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NATIONAL CREDIT REPORTING COMPANIES ([RETURN TO CONTENTS](#))

Equifax, Experian and TransUnion

Equifax, Experian and TransUnion are the three largest nationwide providers of consumer credit reports. Their reports contain:

- Information about your payment history (submitted by credit card companies, mortgage lenders, auto financiers and other creditors nationwide).
- How much credit you have.
- How much credit you use.
- Information from debt collectors.
- Public information, like bankruptcies, liens and judgments.

Each of these companies will provide **one free credit report every 12 months**.

Website	Address	Phone
AnnualCreditReport.com	Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281	877-322-8228

CHECK SCREENING/CHECK HISTORY ([RETURN TO CONTENTS](#))

Certegy Check Services

Collects check writing histories and provides check screening services primarily for retailers and gaming establishments who accept checks as payment in their stores.

The company will provide **one free report every 12 months**.

Certegy is affiliated with Fidelity National Information Services, Inc. (FNIS).

Website	Address	Phone
AskCertegy.com	Certegy Check Services Inc. P.O. Box 30296 Tampa, FL 33630-3296	866-543-6315

ChexSystems

Provides account verification services to its members, which consist primarily of financial institutions. Collects data on checking account applications, openings, and closures, including reasons for account closure. When you apply for a new checking account many banks and credit unions will refer to this database before they approve the new account.

The company will provide **one free report every 12 months**.

ChexSystems is affiliated with Fidelity National Information Services, Inc. (FNIS).

Website	Address	Phone
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ConsumerDebit.com	ChexSystems, Inc. Attn: Consumer Relations 7805 Hudson Road, Suite 100 Woodbury, MA 55125	800-428-9623
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Early Warning Services

Assists financial institutions and other financial entities in detecting and preventing fraud associated with bank accounts and payment transactions. Also collects data on checking account applications, openings, and closures and may be checked by banks and credit unions before they approve a new account.

The company will provide **one free report every 12 months**.

Website	Address	Phone
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EarlyWarning.com	Early Warning Services 16552 North 90th Street, Suite 100 Scottsdale, AZ 85260	800-325-7775
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TeleCheck

Collects check writing history. Provides information on check fraud and conducts check verifications for retailers who accept checks as payment in their stores.

The company will provide **one free report every 12 months**.

TeleCheck is a wholly owned subsidiary of First Data Corporation.

Website	Address	Phone
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FirstData.com/telecheck	Telecheck Attention: Consumer Resolutions-FA P.O Box 4514 Houston, TX 77210-4514	800-366-2425
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PAYDAY LENDING ([RETURN TO CONTENTS](#))

Clarity Services

Provides information on payday loans, financial services, check cashing services, and auto loans.

Website

ClarityServices.com

([Request form](#))

Address

Clarity Services
P.O. Box 5717
Clearwater, FL 33758

Phone

866-390-3118

DataX

Provides information on credit histories of subprime consumers.

Website

consumers.dataxLtd.com

Address

Data X Ltd.
Attn: Customer Service
325 E. Warm Springs Road, Suite 202
Las Vegas, NV 89119

Phone

800-295-4790

FactorTrust

Provides lending data and bankruptcy information to payday lenders and other users.

The company will provide **one free credit report every 12 months**.

Website

FactorTrust.com

Address

FactorTrust
P.O. Box 3653
Alpharetta, GA 30023

Phone

866-910-8497

MicroBilt

Tracks consumer information about payday loans. Provides information to payday lenders and other lenders.

The company will provide **one free credit report every 12 months**.

Website	Address	Phone
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Microbilt.com

Microbilt
Attn: Compliance Department
P.O. Box 440693
Kennesaw, GA 30160

1-800-884-4747
(Option 5)

Teletrack

Collects consumer information about, and provides data to, payday lenders, rent-to-own businesses, furniture stores that offer financing, auto finance companies, high-risk consumer finance businesses, non-prime mortgage businesses, non-prime credit card issuers, credit unions, and cable/telecom companies.

Teletrack is affiliated with CoreLogic.

Website	Address	Phone
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Teletrack.com

[\(Request Form\)](#)

CoreLogic Teletrack
P.O. Box 509124
San Diego, CA 92150
Attention: Consumer Disputes
Department

877-309-5226

AUTO AND PROPERTY INSURANCE HISTORY REPORTS ([RETURN TO CONTENTS](#))

Insurance Information Exchange

Provides motor vehicle records, including traffic violations, upon request with a permissible purpose.

Website	Address	Phone
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IIX.com

iiX
1716 Briarcrest Drive, Suite 200
Bryan, TX 77802

866-560-7015

Insurance Services Office (ISO) (A Plus Property Reports)

Collects insurance claims and loss information associated with homes or commercial buildings.

Website

ISO.com

Address

A-PLUS Consumer Inquiry Center
(ISO)
545 Washington Boulevard, FL 22
Jersey City, NJ 07310-1686

Phone

800-709-8842

C.L.U.E. Inc. (C.L.U.E. Personal Property Report)

Collects information on insurance coverage and losses associated with individuals and their personal property.

The company will provide **one free report every 12 months**.

C.L.U.E Inc. is affiliated with LexisNexis Risk Solutions Bureau LLC.

Website

PersonalReports.lexisnexis.com

Address

C.L.U.E. Inc. Consumer Center
P.O. Box 105295
Atlanta, GA 30348-5295

Phone

866-312-8076

C.L.U.E. Inc. (C.L.U.E. Auto Report)

Provides information about individuals' automobile insurance coverage and losses.

The company will provide **one free report every 12 months**.

C.L.U.E Inc. is affiliated with LexisNexis Risk Solutions Bureau LLC.

Website

PersonalReports.lexisnexis.com

Address

C.L.U.E. Inc. Consumer Center
P.O. Box 105295
Atlanta, GA 30348-5295

Phone

866-312-8076

SUPPLEMENTARY/ALTERNATIVE CREDIT REPORTS ([RETURN TO CONTENTS](#))

CreditIQ Credit Report by CoreLogic Credco

Collects property ownership and mortgage obligation records; property legal filings and tax payment status; rental applications and collection accounts; and consumer bankruptcies, liens, judgments, and child support obligations.

The company will provide **one free report every 12 months**.

Website

Credco.com

Address

CoreLogic Credco
P.O. Box 509124
San Diego, CA 92150

Phone

(800) 637-2422
(Credit Report inquiries)

(877) 532-8778
(CoreLogic Credco Consumer File inquiries)

IDA, Inc.

Provides supplementary credit reports to lenders and other service providers.

Website

[IDA Request Form](#)

Address

IDA, Inc.
Attn: Information Request Services
P.O. Box 503793
San Diego, CA 92150

Phone

(866) 361-7984

Innovis

Provides supplementary credit reports to lenders.

The company will provide **one free credit report every 12 months**.

Website

Innovis.com

Address

Innovis
Attn: Consumer Assistance
P.O. Box 1689
Pittsburgh, PA 15230-1689

Phone

800-540-2505

L2C

Provides credit reports comprised of data from a variety of purchased and publicly available sources.

Website

L2CInc.com

Address

L2C, Inc.
P.O. Box 550089
Atlanta, GA 30355

Phone

866-268-7156

LexisNexis Risk Solutions Bureau LLC

Provides an alternative data solution that delivers behavioral consumer insight through the use of information from public records and multiple proprietary data sources.

Website

personalreports.lexisnexis.com

Address

LexisNexis Risk Solutions Bureau
RiskView Consumer Inquiry
Department P.O. Box 105108
Atlanta, GA 30348-5108

Phone

866-312-8076

Pay Rent Build Credit (PRBC)/MicroBilt

Provides credit information, bill payment information, employment information, bank account data, property records, court judgments, address and phone information.

The company will provide **one free credit report every 12 months**.

Website

Microbilt.com

Address

Pay Rent Build Credit
(PRBC)/MicroBilt
Attn: Compliance Department
P.O. Box 440693
Kennesaw, GA 30160

Phone

1-800-884-4747
(Option 5)

UTILITIES ([RETURN TO CONTENTS](#))

National Consumer Telecom and Utilities Exchange

Collects information on new connect requests, account and payment histories, defaults, and fraudulent accounts associated with telecommunications, pay TV, and utility (electric, gas, water) services.

The company will provide **one free report every 12 months**.

Website

NCTUE.com

Address

Exchange Service Center Disclosure
P.O. Box 105161
Atlanta, GA 30348

Phone

866-343-2821

GAMING ([RETURN TO CONTENTS](#))

Certegy Gaming Services

Provides gaming establishments with real time data and analytics to help its clients make decisions on extending marker credit.

The company will provide **one free report every 12 months**.

Certegy is affiliated with Fidelity National Information Services, Inc. (FNIS).

Website

AskCertegy.com

Address

Certegy Gaming Services, Inc.
Attn: Gaming Bureau
P.O. Box 30296
Tampa, FL 33630-3296

Phone

866-543-6315

RENTAL ([RETURN TO CONTENTS](#))

Contemporary Information Corp.

Conducts background screening services.

Website

CICreports.com

Address

Contemporary Information Corp.
42913 Capital Drive, Unit 101
Lancaster, CA 93535

Phone

800-288-4757
(Option 5)

CoreLogic SafeRent

Collects information for tenant and employment screening, including landlord-tenant actions and court judgments.

The company will provide **one free report every 12 months.**

Website

residentscreening.com

([Request form](#))

Address

CoreLogic SafeRent Consumer
Relations
P.O. Box 509124
San Diego, CA 92150

Phone

888-333-2413

First Advantage Resident History Report

Conducts background screening services.

The company will provide **one free report every 12 months.**

Website

FADV.com

Address

First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348

Phone

800-845-6004

Leasing Desk (Real Page)

Provides data for tenant screening.

The company will provide **one free report every 12 months**.

Website	Address	Phone
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RealPage.com	Leasing Desk Consumer Relations 4000 International Parkway Carrollton, TX 75007	866-934-1124
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Tenant Data Services

Rental performance history (damages, unauthorized pets, lease violations, skips, etc.).

Website	Address	Phone
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TenantData.com	Personal Report Request Tenant Data Services, Inc. P.O. Box 5404 Lincoln, NE 68505-0404	800-228-1837 (Option 6)
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MEDICAL ([RETURN TO CONTENTS](#))

MIB, Inc.

Collects information about medical conditions and hazardous avocations from insurance applications with the consumer's authorization. You will not have an MIB consumer report unless you applied for individually underwritten life or health insurance at a MIB member insurance company within the past seven years.

The company will provide **one free credit report every 12 months**.

Website	Address	Phone
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MIB.com	MIB, Inc. 50 Braintree Hill Park, Suite 400 Braintree, MA 02184	866-692-6901
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Milliman IntelliScript

Collects information on prescription drug purchase histories. You may have a prescription report about you if you authorized the release of your medical records to an insurance company and that company submitted a request to Milliman.

Website

RxHistories.com

Address

Milliman IntelliScript
15800 Bluemound Road, Suite 100
Brookfield, WI 53005

Phone

877-211-4816

EMPLOYMENT HISTORY REPORTS ([RETURN TO CONTENTS](#))

Note that many employment reporting companies won't have information on you unless you authorized your employer or a potential new employer to obtain a report.

Accurate Background

Conducts background screening services.

Website

AccurateBackground.com

Address

Accurate Background, Inc.
6 Orchard, Suite 200
Lake Forest, CA 92630

Phone

800-784-3911

American DataBank

Conducts background screening services.

Website

Americandatabank.com

Address

American DataBank
110 Sixteenth Street, 8th Floor
Denver, CO 80202

Phone

800-200-0853

EmployeeScreenIQ

Provides pre-employment screening services.

Website

EmployeeScreen.com

Address

EmployeeScreenIQ
P.O. Box 22627
Cleveland, OH 44122

Phone

800-235-3954
(Option 5)

First Advantage

Conducts background screening services.

The company will provide **one free report every 12 months.**

Website

FADV.com

Address

First Advantage Consumer Center
P.O. Box 105292
Atlanta, GA 30348

Phone

800-845-6004

GIS

Conducts background screening services.

Website

GenInfo.com

Address

GIS
P.O. Box 353
Chapin, SC 29036

Phone

800-265-4917

HireRight

Conducts employment background screening services.

The company will provide **one free report every 12 months.**

Website

HireRight.com

Address

HireRight
P.O. Box 33181
Tulsa, OK 74153

Phone

800-381-0645

Infocubic

Provides pre-employment screening services.

Website

Infocubic.com

([Request report form](#))

Address

Infocubic
9250 E. Costilla Ave., Suite 525
Greenwood Village, CO 80112

Phone

877-360-4636

Intellicorp

Provides employment histories and criminal histories.

Website

Intellicorp.net

([Request report form](#))

Address

Intellicorp Records Inc.
3000 Auburn Drive, Suite 410
Beachwood, OH 44122

Phone

866-202-1436

Pre-employ.com

Provides employment background, investigative, consumer reports.

Website

Pre-employ.com

([Request report form](#))

Address

Pre-employ.com
Attn: Compliance Department
P.O. Box 491570
Redding, CA 96049-1570

Phone

800-300-1821
(extension 199)

Professional Screening & Information, Inc.

Provides pre-employment screening services.

Website

psibackgroundcheck.com

([Request report form](#))

Address

PSI, Inc.
P.O. Box 644
Rome, GA 30162

Phone

877-235-7574

Sterling Infosystems, Inc.

Conducts employment background screening services.

The company will provide **one free report every 12 months**.

Website

sterlinginfosystems.com
([Request report form](#))

Address

Sterling Infosystems, Inc.
ATTN: Consumer Reports
6111 Oak Tree Blvd.
Independence, OH 44131

Phone

877-424-2457

Trak-1 Technology

Conducts background screening services.

Website

Trak-1.com

Address

Trak-1 Technology
Consumer Report Request
7131 Riverside Parkway
Tulsa, Oklahoma 74136

Trak-1 Technology
Consumer Disputes
7131 Riverside Parkway
Tulsa, Oklahoma 74136

Phone

918-779-7000

Verifications Inc.

Conducts background screening services.

The company will provide **one free report every 12 months**.

Website

VerificationsInc.com

Address

Attention: Applicant Services,
1425 Mickelson Drive
Watertown, SD 57201

Phone

877-884-1313

The Work Number

Provides employment and income verification. Includes data collected from large private sector payroll processors.

The company will provide **one free report every 12 months**.

Equifax Workforce Solutions, also known as TALX Corporation, operates The Work Number. TALX is a wholly owned subsidiary of Equifax.

Website	Address	Phone
TheWorkNumber.com (Request form)	Annual Credit Report P.O. Box 105281 Atlanta, GA 30348-5281	866-604-6570