

## Consumer Reporting Agencies

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. This list doesn't cover every company in the industry. It's a list of companies that have identified themselves as consumer reporting companies or provide consumers access to their consumer reports. The list includes both the biggest nationwide credit reporting companies and a longer list of "specialty reporting companies." 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.

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 information about how you can obtain copies of your reports. In addition to the information below about when you can get a free copy of your report, under federal law all consumer reporting companies must provide you with a copy of your report for a reasonable fee (the current maximum is \$11.50).

This list includes entities that have identified themselves as consumer reporting companies or particular types of consumer reporting companies or have indicated when they provide consumers access to their consumer reports.<sup>1</sup> The list incorporates information from the companies' own self-descriptions that has not been independently verified by the Bureau. It is not intended by the Bureau to be an all-inclusive list, nor does it reflect any determinations by the Bureau as to whether any particular entity is or is not subject to the Fair Credit Reporting Act or any part thereof or complying with it. Furthermore, presence on or absence from the list does not indicate whether the consumer reporting company is subject to the CFPB's supervisory authority.

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<sup>1</sup> To make corrections or additions to the list, contact the CFPB at [info@consumerfinance.gov](mailto:info@consumerfinance.gov) and include "Attn: Heidi Johnson" in the subject line.

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## NATIONAL CREDIT REPORTING COMPANIES

### Equifax

Equifax is one of the largest nationwide providers of credit reports. Its 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.

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

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://AnnualCreditReport.com">AnnualCreditReport.com</a>	Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281	877-322-8228

### Experian

Experian is one of the largest nationwide providers of credit reports. Its 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.

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<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://AnnualCreditReport.com">AnnualCreditReport.com</a>	Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281	877-322-8228

## TransUnion

TransUnion is one of the largest nationwide providers of credit reports. Its 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.
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<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://AnnualCreditReport.com">AnnualCreditReport.com</a>	Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281	877-322-8228

## CHECK SCREENING/CHECK HISTORY

### Certegy Check Services

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

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

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://AskCertegy.com">AskCertegy.com</a>	Certegy Check Services Inc. P.O. Box 30296 Tampa, FL 33630-3296	866-543-6315

## Chex Systems

Collects 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**.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://ConsumerDebit.com">ConsumerDebit.com</a>	Chex Systems Inc. Attn: Consumer Relations 7805 Hudson Road, Suite 100 Woodbury, MA 55125	800-428-9623

## Early Warning Services

Checking account information.

Negative information for financial institution employees.

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

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://EarlyWarning.com">EarlyWarning.com</a>	Early Warning Services 16552 North 90th Street, Suite 100 Scottsdale, AZ 85260	800-325-7775

## Telecheck

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**.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://FirstData.com/telecheck">FirstData.com/telecheck</a>	Telecheck Attention: Consumer Resolutions-FA P.O Box 4514 Houston, TX 77210-4514	800-366-2425

## PAYDAY LENDING

### Clarity Services

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

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[ClarityServices.com](http://ClarityServices.com)

([Request form](#))

**Address**

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

### DataX

Provides information on credit histories of subprime consumers.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[consumers.dataxlt.com](http://consumers.dataxlt.com)

**Address**

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

### Factor Trust

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

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[FactorTrust.com](http://FactorTrust.com)

**Address**

Factor Trust  
P.O. Box 3653  
Alpharetta, GA 30023

**Phone**

866-910-8497

## Microbilt

Tracks information about payday loans.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
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<a href="http://Microbilt.com">Microbilt.com</a>	Microbilt Attn: Compliance Department P.O. Box 440693 Kennesaw, GA 30160	877-772-2123 (Option 1)
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## Teletrack

Teletrack information sources include payday advance businesses, 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. These types of lenders will often refer to this database to when considering whether to extend new credit.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

Website	Address	Phone
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<a href="http://Teletrack.com">Teletrack.com</a>	Teletrack Attn: Customer Service 5550-A Peachtree Parkway, Suite 600 Norcross, GA 30092	877-309-5226
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## AUTO AND PROPERTY INSURANCE HISTORY REPORTS

### Insurance Information Exchange

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

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[IIX.com](http://IIX.com)

**Address**

iiX  
1716 Briarcrest Drive, Suite 200  
Bryan, TX 77802

**Phone**

866-560-7015

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

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

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[ISO.com](http://ISO.com)

**Address**

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

**Phone**

800-709-8842

### L.N. (Clue Personal Property Report)

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

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

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[PersonalReports.lexisnexis.com](http://PersonalReports.lexisnexis.com)

**Address**

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

**Phone**

866-312-8076



### **L.N. (Clue Auto Report)**

The 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**.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://PersonalReports.lexisnexis.com">PersonalReports.lexisnexis.com</a>	C.L.U.E. Inc. Consumer Center P.O. Box 105295 Atlanta, GA 30348-5295	866-312-8076

## **SUPPLEMENTARY/ALTERNATIVE CREDIT REPORTS**

### **CoreScore Credit Report**

Collects property tax filings, rental applications and evictions, property ownership and mortgage obligation records, pay day loan and online lending information; bankruptcy, lien, child support obligations.

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

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://Credco.com">Credco.com</a>	CoreLogic Credco LLC, Consumer Relations Dept. P.O. Box 509124 San Diego, CA 92150	877-532-8778

## **ID Analytics**

Provides reports on identity information (name, address, phone, etc.) used in credit activity.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[IDAnalytics.com](http://IDAnalytics.com)

**Address**

IDA Inc.,  
Attn: Information Request Services  
P.O. Box 503793  
San Diego, CA 92150-2833

## **Innovis**

Provides supplementary credit reports to lenders.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[Innovis.com](http://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.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[L2CInc.com](http://L2CInc.com)

**Address**

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

**Phone**

866-268-7156

### **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 for use in credit decisions.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[Microbilt.com](http://Microbilt.com)

**Address**

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

**Phone**

877-772-2123  
(Option 1)

### **UTILITIES**

#### **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**.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[NCTUE.com](http://NCTUE.com)

**Address**

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

**Phone**

866-343-2821

## RENTAL

### Contemporary Information Corp.

Conducts background screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://CICreports.com">CICreports.com</a>	Contemporary Information Corp. 42913 Capital Drive, Unit 101 Lancaster, CA 93535	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**.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://residentscreening.com">residentscreening.com</a> (Request form)	CoreLogic SafeRent, LLC Consumer Relations Dept. 7300 Westmore Rd., Suite 3 Rockville, MD 20850-5223	888-333-2413

### Leasing Desk (Real Page)

Provides data for tenant screening.

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

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://RealPage.com">RealPage.com</a>	Leasing Desk Consumer Relations 4000 International Parkway Carrollton, TX 75007	866-934-1124

## LexisNexis Screening Solutions Inc. Resident History Report

Collects tenant history information.

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

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://PersonalReports.LexisNexis.com">PersonalReports.LexisNexis.com</a>	LexisNexis Screening Solutions Consumer Center P.O. Box 105292 Atlanta, GA 30348-05108	866-312-8075

## Tenant Data Services

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

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://TenantData.com">TenantData.com</a>	Personal Report Request Tenant Data Services, Inc. P.O. Box 5404 Lincoln, NE 68505-0404	800-228-1837 (Option 6)

## MEDICAL

### Medical Information Bureau

Collects information about medical conditions and data from insurance applications.

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

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://MIB.com">MIB.com</a>	MIB Inc. 50 Brainhill Tree Park, Suite 400 Braintree, MA 02184-8734	866-692-6901

### **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.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[RxHistories.com](http://RxHistories.com)

**Address**

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

**Phone**

877-211-4816

### **EMPLOYMENT HISTORY REPORTS**

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.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[AccurateBackground.com](http://AccurateBackground.com)

**Address**

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

**Phone**

800-784-3911

## American DataBank

Conducts background screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://Americandatabank.com">Americandatabank.com</a>	American DataBank 110 Sixteenth Street, 8 <sup>th</sup> Floor Denver, CO 80202	800-200-0853

## EmployeeScreenIQ

Provides pre-employment screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://EmployeeScreen.com">EmployeeScreen.com</a>	EmployeeScreenIQ P.O. Box 22627 Cleveland, OH 44122	800-235-3954 (Option 5)

## First Advantage

Conducts background screening services.

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

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

<b>Website</b>	<b>Address</b>	<b>Phone</b>
<a href="http://FADV.com">FADV.com</a> (report request form)	First Advantage Consumer Relations P.O. Box 3367 Seminole, FL 33775	800-321-4473

## GIS

Conducts background screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[GenInfo.com](http://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**.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[HireRight.com](http://HireRight.com)

**Address**

HireRight  
P.O. Box 33181  
Tulsa, OK 74153

**Phone**

800- 381-0645

## Infocubic

Provides pre-employment screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[Infocubic.com](http://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.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

### Website

[Intellicorp.net](http://Intellicorp.net)

([Request report form](#))

### Address

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

### Phone

866-202-1436

## Lexis Nexis Screening Solutions. Inc.

Provides employment history reports.

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

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

### Website

[PersonalReports.LexisNexis.com](http://PersonalReports.LexisNexis.com)

([report request form](#))

### Address

LexisNexis Screening Solutions  
Consumer Center P.O. Box 105292  
Atlanta, GA 30348-05108

### Phone

866-312-8075

## Pre-employ.com

Provides employment background, investigative, consumer reports.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

### Website

[Pre-employ.com](http://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)

## Trak 1 Technology

Conducts background screening services.

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[Trak-1.com](http://Trak-1.com)

**Address**

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

**Phone**

918-779-7000

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

## Verifications Inc.

Conducts background screening services.

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

The company will provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[VerificationsInc.com](http://VerificationsInc.com)

**Address**

Annual Credit Report  
P.O. Box 105281  
Atlanta, GA 30348-5281

**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**.

The company will also provide a free report if an adverse action is taken against you based on information in your report or under other specific circumstances.

**Website**

[TheWorkNumber.com](http://TheWorkNumber.com)

(Request form)

**Address**

Annual Credit Report  
P.O. Box 105281  
Atlanta, GA 30348-5281

**Phone**

866-604-6570

