

2018

List of consumer reporting companies

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Introduction

Below is a list of consumer reporting companies updated for 2018.¹ Consumer reporting companies collect information and provide reports to other companies about you. These companies use these reports to inform decisions about providing you with credit, employment, residential rental housing, insurance, and in other decision making situations. The list below includes the three nationwide consumer reporting companies and several other reporting companies that focus on certain market areas and consumer segments. The list gives you tips so you can determine which of these companies may be important to you. It also makes it easier for you to take advantage of your legal rights to (1) obtain the information in your consumer reports, and (2) dispute suspected report inaccuracies with companies as needed.

Who can see your consumer reports

Consumer reporting companies must follow legal restrictions but generally can provide consumer [reports](#) and risk [scores](#) to an array of businesses, including:

- Lenders (including those that offer [credit cards](#), [home](#), [payday](#), [auto](#) (including auto leasing) and [student loans](#))
- [Employers](#), volunteer organizations, and government agencies to determine eligibility for government assistance ([employment and background screening](#))

¹ This list is current as of January 2018. It includes entities that have identified themselves as consumer reporting companies, or have indicated when they provide consumers access to their personal consumer reports. The list incorporates information from the companies' own self-descriptions that has not been independently verified by the Bureau. This list does not cover every company in the industry. It is not intended to be all-inclusive. Nor does it reflect determinations as to whether any particular entity is subject to the Fair Credit Reporting Act. Furthermore, presence on, or absence from, this list does not indicate whether the consumer reporting company is subject to the Bureau's supervisory or enforcement authority. To provide your suggested corrections or additions to the list, contact the Bureau at info@consumerfinance.gov and include "Attn: Jonah Kaplan" in the subject line.

- Landlords and residential real estate management companies ([tenant screening](#))
- Banks, credit unions, payment processors and retail stores that accept personal checks ([check screening](#))
- Companies that market and sell products and services specifically to lower-income consumers and subprime credit applicants, such as short-term lending and rent-to-own businesses among others
- [Debt buyers and collectors](#)
- Insurance companies ([health](#), [life](#), [property insurance screening](#))
- Communications and utility companies (e.g., mobile phone; pay TV, electric, gas, water)
- Retail stores for product return fraud and abuse screening; as well as retail stores that offer financing such as appliance and rent-to-own businesses, among others
- Gaming casinos that extend credit to consumers and/or accept personal checks

You can get rejected without warning

With the exception of employment screening, users of consumer reports generally do not warn you in advance if they are about to take an adverse action against you based in whole or in part on your consumer report. Outside of employment screening, adverse action notifications are provided after the fact, say, when you have already been [rejected for a home loan](#), residential rental property or auto lease. The accuracy and completeness of your consumer reporting data, therefore, is extremely important.

The good news is you have a meaningful role to play to ensure your data is accurate and complete. The first step is to request your consumer reports from the consumer reporting companies you think might be important to you. The second step is to review your reports closely. The third step is to dispute suspected inaccuracies as needed. This Introduction describes these steps in detail.

How to request a report

Under the federal [Fair Credit Reporting Act \(FCRA\)](#), **all** consumer reporting companies are required to provide you a copy of the information in your report if you request it. Many must do

so every twelve months for free upon your request. Additionally, they must give you a free copy of your information if you request it if an adverse action is taken against you based on information in your report from that company and under other [specific circumstances](#). All consumer reporting companies must provide you with a copy of your information for a reasonable fee (for calendar year 2018, the maximum allowable [fee](#) is \$12.00). Requesting copies of your own consumer reports [does not hurt your credit scores](#). For companies required to provide the information in your report for free annually upon request, they must do so within fifteen days of receiving your request.

Not every consumer reporting company will have information on every consumer. A reporting company that specializes on insurance claim data, for example, will likely not have information about you if you have never filed an insurance claim. Also, some consumers with limited and/or out-of-date credit histories (sometimes known as “[credit invisibles](#)”) may not have enough information for credit reporting companies to have reports about them. You may be one of those consumers, although if you are making purchases using credit, or if you have credit that is delinquent and is being reported on to your credit reports by a debt collector, it’s unlikely. According to our [research](#), consumers in lower-income areas are more likely than those in higher-income areas to become newly credit visible due to negative credit report records such as a debt in collection.

You can get your report from most of the companies in this list for free

Most of the companies in this list will provide your information to you for **free**. We tell you which do. A few companies in the list will also provide you with a free risk score too if you request it. We tell you which of those do as well. To order your report from a company listed below, click on the company link we provide. Some companies have separate forms for requests by postal mail. We provide links to those forms for you.

Know when to check a report

It's important to fact-check your credit reports from the three nationwide consumer reporting companies (Equifax, Experian, TransUnion) every twelve months to ensure they are [accurate and complete](#), especially if you intend to purchase a home or car with credit, or otherwise intend to apply for credit in the future. Roughly 90% of consumers with credit files aren't taking advantage of the free benefit to request their credit reports.² There isn't just "one" credit risk score, so it's important to focus on the reporting information itself from which risk scores are derived. If you are applying for a job, lease (home or auto) or insurance policy, also fact-check your background screening reports to ensure there are no [errors](#). We give you detailed tips on when best to check those reports in the sections below as appropriate.

Finally, if you have been, or fear you may become, a victim of [identity theft](#), fact-check your reports. Data breaches are an unfortunate reality. It's important to be aware of your [options](#) to take greater control of your consumer reporting data. In this year's edition of this report, we point out which company websites have additional information for you about your options to block access to your consumer reporting data for certain purposes through a security "freeze," subject to the laws in the state where you reside and also attendant applicable fees.

You have the right to dispute the information in your reports

If you find information in your consumer report that you believe is inaccurate or incomplete, you have the legal right to dispute the report's content with the consumer reporting company and the company that shared the information to the reporting company, such as your lender. Under the FCRA, companies must conduct – free of charge – a reasonable investigation of your dispute. The company that has provided the incorrect information must correct the error, and notify all of the consumer reporting companies to whom it provided the inaccurate information.

² See Consumer Fin. Prot. Bureau, *Consumer Voices on Credit Reports and Scores*, at 7 (Feb. 2015), available at <https://www.consumerfinance.gov/data-research/research-reports/consumer-voices-on-credit-reports-and-scores>.

Of course, if your information is current and accurate, even if negative, you will not be able to remove it. Some may claim that they can remove negative information, but if the information in your report is [accurate and current](#) – beware! – it’s probably a [credit repair scam](#).

You can learn more about [disputing](#) a reporting error on our website, and what to do if you see the [same error in more than one report](#). You can also [submit a complaint to us](#). We will forward your complaint to the company and work to get you a response.

We’re here if you have complaints about your consumer reports

We handle consumer reporting complaints about report accuracy and completeness [errors](#), and other consumer reporting topics, such as, if you are dissatisfied with a company’s investigation of an earlier [dispute](#), if you believe your consumer report was used [improperly](#), if you have problems getting [access](#) to your own consumer reports, or if you are dissatisfied with consumer reporting products and services provided to you, such as [credit monitoring](#) and [identity protection services](#). We also handle complaints about [credit repair](#). We help consumers connect with financial companies to understand issues, fix errors, and get direct responses about problems.

Nationwide consumer reporting companies

Equifax, Experian, and TransUnion

These are the three big nationwide providers of consumer reports. Their reports contain:

- Information about your re-payment history (as submitted by credit card companies, home and auto lenders (and leasing companies), and other creditors). Experian also reports some positive rent payment data, i.e., payments that are made as agreed between tenants and landlords. (See [Experian RentBureau](#) below for more information).
- How much credit you have and use.
- Information from debt collectors including unpaid medical debt that is greater than 180 days delinquent from date of service, and debt from charged-off cable and phone bills.
- Some public information like bankruptcies and tax liens.
- Inquiries from creditors who have requested your credit reports, such as when you apply for credit.

Free report:

Each of these companies will provide one free credit report every 12 months if you request it.

[AnnualCreditReport.com](#) will route you to any of the three companies you select. Before giving you a copy of your report, each company will ask you a few detailed questions to authenticate your identity. These questions are designed to be those only you can answer. They might be questions such as asking you to verify information about an existing or closed loan. The question could ask you to identify a street address where you have *never* lived and you would respond that it was not an address where you lived. The purpose of these questions is to protect the security of your information.

Website

[AnnualCreditReport.com](#)

Phone


877-322-8228 (Option 1)

Address

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

If you run into difficulty getting your free Equifax, Experian or TransUnion annual credit report(s) from [AnnualCreditReport.com](https://www.annualcreditreport.com) or its toll-free phone number provided above, try contacting the respective institution(s) directly for help:

- [Equifax](#), (800) 525-6285 (Option 6)
- [Experian](#), (888) 397-3742 (Option 1 followed by Option 1)
- [TransUnion](#), (800) 680-7289 (Option 2)

 **Freeze your report:**

Each of these companies offers you the option to freeze your report with them (subject to state laws) if you request it. Below is each company's freeze contact information:

- [Equifax](#), (800) 685-1111 (Automated, Option 3) or (888) 298-0045 (Live)
- [Experian](#), (888) 397-3742 (Option 2 followed by Option 2)
- [TransUnion](#), (888) 909-8872

Employment screening

Employment screening companies provide verification information such as credit history, employment, salary and education and professional license verification to employers and others. They may also provide criminal arrest and conviction information as well as fingerprint information from state and federal criminal record databases; driving record information; drug and alcohol testing and health screening information; and non-profit and volunteer activity verification. **Many employment screening companies won't have information on you unless you authorized an employer or other end-user to obtain a report.** If possible, when you give your authorization, ask for the name(s) of the employment screening company being used. Contact those reporting companies to fact-check your reports. If the employer is checking your credit history in separate reports, from one or all three of the nationwide providers of consumer reports listed above, request and review those reports too.

Accurate Background

Provides background screening services.



Free report:

The company will provide one free report if you request it.

Website

accuratebackground.com

Phone

800-216-8024

Address

Accurate Background, Inc.
Dispute Department
7515 Irvine Center Drive
Irvine, CA 92618

American DataBank

Provides background screening services.

Website

Americandatabank.com
[Request report information](#)

Phone

800-200-0853

Address

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

backgroundchecks.com

Provides background screening services.

backgroundchecks.com is affiliated with [General Information Services, Inc. \(GIS\)](#).

Website

backgroundchecks.com

Phone

866-265-6602

Address

backgroundchecks.com
Attn: consumer relations
department
P.O. Box 353
Chapin, SC 29036

Checkr

Provides background screening services.

The company allows consumers to review their reports via its [Applicant Portal](#).

Website

checkr.com

Phone


N/A

Address


One Montgomery Street, Suite
2000
San Francisco, CA 94108

First Advantage Corporation

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report (subject to state laws) if you request it.

Website

FADV.com

Phone


800.845.6004

Address

First Advantage Consumer
Center
P.O. Box 105292
Atlanta, GA 30348-5292

General Information Services, Inc. (GIS)

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

GenInfo.com

Phone

866-265-4917 (Option 1)

Address

General Information Services
Attn: consumer relations
department
P.O. Box 353
Chapin, SC 29036

HireRight

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

HireRight.com

Phone


866-521-6995 (Option 1 followed
by Option 1)

Address

HireRight, LLC
Attn: Consumers Department
14002 E. 21st Street, Suite 1200
Tulsa, OK 74134

Info Cubic

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

Infocubic.com
[Request report form](#)

Phone

877-360-4636

Address

Info Cubic LLC
9250 E. Costilla Ave.,
Suite 525
Greenwood Village, CO 80112

IntelliCorp

Provides background screening services.

IntelliCorp is a subsidiary of Verisk Analytics.

Free report:

The company will provide one free report every 12 months if you request it.

Website

Intellicorp.net
[Request report form](#)

Phone

866-202-1436

Address

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

OPENonline

Provides background screening services.

Free report:

The company will provide one free report every 12 months if you request it.

Website

OPENonline.com
[Request report form](#)

Phone

888-381-5656

Address

OPENonline, LLC
Attn: Compliance
PO Box 549
Columbus, OH 43216-0549

Pre-employ.com

Provides background screening services.

Free report:

The company will provide one free report every 12 months if you request it.

Website

Pre-employ.com

Phone

800-300-1821
(extension 199)

Address

Pre-employ
PO Box 491570
Redding, CA 96049

Sterling Talent Solutions

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

sterlingtalentsolutions.com

Phone


888-889-5248 (Option 3 followed by Option 2)

Address

Sterling Talent Solutions
ATTN: Consumer Reports
4511 Rockside Road
Independence, OH 44131

Trak 1

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

Trak-1.com
[Request report form](#)

Phone

918-779-7000

Address

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

The Work Number

Provides employment and income information. It includes data collected from employers and large private sector payroll processors. The Work Number provides this information to employers. It also provides this information to government agency clients to determine, for example, an applicant's social service eligibility, or, say, to inform child support collections and enforcement.

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



Free report:

The company will provide one free report every 12 months if you request it.

Website

TheWorkNumber.com

Phone

866-604-6570 (Option 1)

Address

Equifax Workforce Solutions
ATTN: EDR
3470 Rider Trail South
Suite 337
Earth City, MO 63045

Tenant screening

If you are applying as a tenant for a residential property, you may want to ask the management company whether it will be pulling your consumer report(s). If the answer is yes, ask for the consumer reporting company name(s). Contact those companies to fact-check those reports and dispute them as needed. A tenant screening report with negative information in it, such as prior evictions, could result in a rejected lease application, or it may get approved but with tough conditions inserted into the lease agreement such as requiring you to pay twelve months of rent in advance of your move-in date. As such, if you can, consider holding off on submitting your application until you can fact-check your reports and dispute suspected inaccuracies as needed. If the landlord is checking your credit history from one or all three of the nationwide providers of consumer reports listed above, request and review those reports too.

Contemporary Information Corp. (CIC)

Conducts background screening services for landlords and residential real estate management companies. Information includes eviction and criminal background data.



Free report:

The company will provide one free report pertaining to their national eviction record database every 12 months if you request it.

Website

CICreports.com

Phone


800-288-4757 (Option 5)

Address

CIC Reports Consumer
Relations
42913 Capital Drive, Unit
101
Lancaster, CA 93535

CoreLogic Rental Property Solutions

Collects and reports comprehensive information about landlord-tenant actions (such as prior evictions), address history, public background check (to identify prior criminal and court judgments, including prior prison sentences, presence on government-managed sex offender and known terrorist databases).

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

rental.corelogic.com
[Request report form](#)

Phone

888-333-2413 (Option 1)

Address

CoreLogic Rental Property
Solutions, LLC Consumer
Relations Department
P.O. Box 509124
San Diego, CA 92150

Experian RentBureau

Collects rent payment history data from property owners and residential real estate managers, electronic rent payment services and collection companies, and makes that information available to the multifamily housing industry through tenant screening reporting companies. Experian also includes some positive rent data it receives from Experian RentBureau in its standard credit reports. Positive rent data refers to payments that are paid as agreed between tenants and landlords.

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

experian.com/rentbureau
[Request report form](#)

Phone

877-704-4519

Address

Experian RentBureau
P.O. Box 26
Allen, TX 75013

First Advantage Corporation Resident History Report

Provides background screening services.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report (subject to state laws) if you request it.

Website

FADV.com
[Request report form](#)

Phone


800-845-6004

Address


First Advantage Consumer
Center
P.O. Box 105292
Atlanta, GA 30348-5292

LeasingDesk (Real Page, Inc.)

Provides data for tenant screening.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report (subject to state laws) if you request it.

Website

RealPage.com

Phone

N/A

Address

Real Page, Inc.
LeasingDesk Screening
Consumer Relations
2201 Lakeside Blvd.
Richardson, TX 75082

Screening Reports, Inc.

Provides background screening services to the multifamily housing industry. Offers screening services for affordable, conventional and student housing properties. Services consist of previous rental verification and employment verification, consumer credit reports, landlord tenant eviction reports, criminal reports, sex offender reports, and foreign asset compliance (OFAC search).

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

ScreeningReports.com

Phone

866-389-4042

Address

Screening Reports, Inc.
220 Gerry Drive
Wood Dale, IL 60191

Tenant Data Services

Collects and provides rental performance history such as data on damages, unauthorized pets, lease violations and missed payments.

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

TenantData.com

Phone

800-228-1837
(Option 6)

Address

Personal Report Request
Tenant Data Services, Inc.
P.O. Box 5404
Lincoln, NE 68505-0404

TransUnion Rental Screening Solutions

Collects and provides tenant screening and verification data for independent landlords and residential real estate management companies.



Free report:

The company will provide a free report if you request it.

Website

mysmartmove.com

Phone

888-387-1750 (Option 4) or
866-775-0961 (Option 4)

Address

TransUnion Rental
Screening Solutions, Inc.
Attn: Escalations Dept.
6430 South Fiddlers
Green Circle, Suite 500
Greenwood Village, CO
80111

Check and bank screening

If you have been a victim of bank and/or check writing fraud, or have had prior difficulties opening or closing a bank account (such as being denied an account), review your check and bank screening report(s) and dispute them if inaccurate. This applies especially if you are about to open a new bank and/or checking account.

Certegy Check Services

Collects check writing histories and provides check screening services primarily for retail merchants and gaming establishments who accept checks as payment.

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

Free report:

The company will provide one free report every 12 months if you request it.

Website

AskCertegy.com

Phone

800-237-3826

Address

Certegy Check
Services Inc.
Attn: CFDR Request
P.O. Box 30046
Tampa, FL 33630-3296

ChexSystems

Provides account verification services primarily for financial institutions. Collects and reports 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 to help inform whether to approve your new account.

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

Free report and score:

The company will provide one free report every 12 months if you request it. A free score will be provided upon request too.

Freeze your report:

The company will freeze your consumer report (subject to state laws) if you request it.

Website

ConsumerDebit.com
[Request report form](#)
[Request score form](#)
[Security freeze information](#)
[Security freeze form](#)

Phone

800-428-9623

Address

ChexSystems, Inc.
Attn: Consumer Relations
7805 Hudson Road,
Suite 100
Woodbury, MN 55125

CrossCheck, Inc.

Provides check verification and guarantee services primarily for automotive sales and repair, building supply, home improvement, retail, medical, dental, and veterinarian industries.

Free report:

The company will provide one free report every 12 months if you request it.

Website

cross-check.com

Phone

800-843-0760

Address

Attn: Consumer Inquiry
Department
PO Box 6008
Petaluma, CA 94955-6008

Early Warning Services

Assists financial institutions, check acceptance companies such as retail merchants, payment processors and other financial entities in detecting and preventing fraud associated with bank accounts and payment transactions.

Early Warning is co-owned by Bank of America, BB&T, Capital One, JPMorgan Chase, PNC Bank, U.S. Bank and Wells Fargo.

Free report and score:

The company will provide one free report every 12 months if you request it. The company will also provide a deposit risk score if you request it.

Website

Earlywarning.com

Phone

800-325-7775 (Option 2)

Address

Early Warning Services,
LLC

Attn: Consumer Services
Department
16552 North 90th Street
Scottsdale, AZ 85260

Global Payments Check Services, Inc.

Provides check screening and verification services for various consumer-facing industries.

Free report:

The company will provide one free report every 12 months if you request it.

Website

Globalpaymentsinc.com

Phone

800-638-4600, x410

Address

Global Payments Check
Services, Inc.
Attn: FACT ACT Support
PO Box 59371
Chicago, IL 60659

TeleCheck Services

Assists retailers, financial institutions and other businesses in reducing fraud and other risks associated with accepting payments and opening accounts using check writing, and other checking account related information.

TeleCheck is a wholly owned subsidiary of First Data Corporation.



Free report:

The company will provide one free report every 12 months if you request it.

Website

FirstData.com/telecheck

Phone

800-366-2425

Address

Telecheck Services, Inc.
Attn: Resolutions
Department-FA
P.O Box 4514
Houston, TX 77210-4514

Personal property insurance

Fact-check your specialty insurance report before applying for insurance.

A-PLUS Property (by Verisk)

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

A-PLUS Property is a subsidiary of Verisk Analytics, Inc.

Free report:

The company will provide one free report every 12 months if you request it.

Website

[A-PLUS property](#)

Phone

800-627-3487 (Option 2)

Address

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

C.L.U.E. Inc. (Personal Property & Auto Reports)

C.L.U.E. (Comprehensive Loss Underwriting Exchange) collects and reports information on insurance coverage, losses associated with individuals and their personal property, as well as automobile insurance coverage and losses.

C.L.U.E. Inc. is affiliated with [LexisNexis Risk Solutions](#).

Free report:

The company will provide one free report every 12 months if you request it.

Website

[personalreports.lexisnexis.com](#)
[Request report form](#)

Phone

866-312-8076

Address

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

Drivers History

Provides reports to its insurance clients containing information and data collected from open public sources and governmental agencies regarding driving violations issued to specific individuals.

[TransUnion](#) has a majority ownership interest in Drivers History.

Website

DriversHistory.com

Phone

855-694-1555

Address

Drivers History Consumer
Relations
P.O. Box 600
Woodlyn, PA 19094

Insurance Information Exchange (iiX)

Collects and reports motor vehicle records, including traffic violation data to insurance providers and prospective employers. The company also provides employment and education verification services.

Insurance Information Exchange is a subsidiary of Verisk Analytics, Inc.



Free report:

The company will provide one free report every 12 months if you request it.

Website

IIX.com
[Request report form](#)

Phone

866-560-7015

Address

iiX
Attn: Valerie Coones
1716 Briarcrest Drive, Suite
200
Bryan, TX 77802

Medical

Fact-check your medical specialty report before applying for private life, health, critical illness, long-term care or disability income insurance.

MIB, Inc.

Collects information about medical conditions and hazardous avocations with your authorization. It reports this information to life and health insurance companies to assess your risk and eligibility during the underwriting of individual (rather than as a member of a group) life, health, disability income, critical illness, and long-term care insurance policies. Generally, you will not have an MIB consumer report unless you applied for individually underwritten life or health insurance at an MIB member insurance company within the past seven years.

MIB, Inc. is a subsidiary of MIB Group, Inc.

Free report:

The company will provide one free report every 12 months if you request it.

Website

[MIB.com](https://www.mib.com)

[Request report form](#)

Phone

866-692-6901

Address

MIB, Inc.

50 Braintree Hill Park, Suite
400

Braintree, MA 02184-8734

Milliman IntelliScript

Collects information on your prescription drug purchase history. 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](https://www.rxhistories.com)

[Request report form](#)

Phone

877-211-4816

Address

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

Low-income and subprime

Clarity Services

Collects and provides information on payday loans, installment loans, auto loans (and leasing), check cashing services, rent-to-own transactions, telecommunication account openings, and financial services with an emphasis on the lower-income and subprime consumer market segments.

Clarity Services is owned by [Experian](#).

Free report and score:

The company will provide one free report every 12 months if you request it. The company will also provide a credit risk score if you request it

Freeze your report:

The company will freeze your consumer report (subject to state laws) if you request it.

Website

[ClarityServices.com](#)
[Request report form](#)
[Request your score](#)
[Request freeze form](#)

Phone

866-390-3118 (Option 1 for security freeze; Option 4 for report request).

Address

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

CoreLogic Teletrack

Collects consumer information about, and provides data to, payday lenders, rent-to-own businesses, furniture stores that offer financing, auto finance and leasing companies, high risk consumer finance businesses, subprime home lending businesses, subprime credit card issuers, banks, credit unions, cable/telecom companies and debt buyers/collectors.

Teletrack is affiliated with CoreLogic.

Free report:

The company will provide one free report every 12 month if you request it.

Website

Teletrack.com

Phone

877-309-5226

Address

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

DataX

Collects and provides payment history regarding subprime consumers.

Free report:

The company will provide one free report every 12 months if you request it.

Website

DataX.com
[Request report form](#)

Phone

800-295-4790 (Option 3)

Address

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

FactorTrust

Collects loan performance information on nonprime consumers to provide predictive credit data, analytics and risk scoring solutions to short-term lenders, installment lenders, nonprime auto lenders (and leasing companies) and other subprime credit providers.

FactorTrust is owned by [TransUnion](#).

Free report:

The company will provide one free report every 12 months if you request it.

Freeze your report:

The company will freeze your consumer report (subject to state laws) if you request it.

Website

[factortrust.com](#)
[Request report form](#)
[Request freeze form](#)

Phone

844-773-3321

Address

FactorTrust, Inc.
Attn: Consumer Inquiries
P.O. Box 3653
Alpharetta, GA 30023

MicroBilt / PRBC

Provides consumer credit information, bill payment information, employment information, bank account data, property records, court judgments, address and phone information on low-income and subprime consumers to businesses that offer short term, rent-to-own, auto, retail and consumer finance lending.

Free report and score:

The company will provide one free report every 12 months if you request it. Upon request, a free score, if available, will be provided with the report.

Freeze your report:

The company will freeze your consumer report (subject to state laws) if you request it.

Website

[PRBC](#)
[MicroBilt.com](#)
[Request report form](#)

Phone

888-222-7621

Address

MicroBilt / PRBC
Attn: Consumer Affairs
Department
P.O. Box 440693
Kennesaw, GA 30160


Supplementary reports

CoreLogic Credco

Collects and reports personal data such as property ownership and home loan obligation records; property legal filings and tax payment status; rental applications and collection accounts; consumer bankruptcies, liens, judgments, and child support obligations.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report (subject to state laws) if you request it.

Website

Credco.com

Phone

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

Address


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

Innovis

Provides ID verification data to assist with fraud detection and prevention.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report (subject to state laws) if you request it.

Website

Innovis.com

Phone

800-540-2505

Address

Innovis Consumer Assistance
P.O. Box 1640
Pittsburgh, PA 15230-1640

LexisNexis Risk Solutions

Collects information from public records and multiple proprietary data sources. This includes items such as real estate transaction and ownership data, lien, judgment, and bankruptcy records, professional license information, and historical addresses on file.

Free report:

The company will provide one free report every 12 months if you request it.

Freeze your report:

The company will freeze your consumer report (subject to state laws) if you request it.

Website

personalreports.lexisnexis.com
[Request report form](#) and
[Instructions](#)

Phone

866-897-8126

Address

LexisNexis Consumer Center
Attn: Full File Disclosure
P.O. Box 105108
Atlanta, GA 30348-5108

SageStream (subsidiary of ID Analytics, LLC)

This reporting company collects information from, and provides supplementary consumer reports to, auto lenders, credit card issuers, retailers, utilities and mobile phone service providers among other service providers.

Free report:

The company will provide one free report every 12 months if you request it.

Freeze your report:

The company will freeze your consumer report (subject to state laws) if you request it.

Website

SageStream
[Request report form](#)
[Request freeze form](#)

Phone

888-395-0277 (Option 1)


Address

SageStream, LLC
Consumer Office
P.O. Box 503793
San Diego, CA 92150


Utilities

National Consumer Telecommunications & Utilities Exchange

Collects information on new telecom and utility connect requests, account and payment histories, defaults, and fraudulent accounts associated with telecommunications, pay TV, and utility (electric, gas, water) services to help companies in the telecommunications and utility industries identify high risk consumers.

 **Free report:**

The company will provide one free report every 12 months if you request it.

 **Freeze your report:**

The company will freeze your consumer report (subject to state laws) if you request it.

Website
NCTUE.com

Phone
866-349-5185 (Option 1)

Address
NCTUE Disclosure
Report
P.O. Box 105161
Atlanta, GA 30348

NCTUE Security Freeze
P.O. Box 105561
Atlanta, GA 30348

Retail

The Retail Equation

Monitors and reports to merchants retail product return and exchange fraud and abuse.

Website

theretailequation.com

Phone

800-652-2331

Address

The Retail Equation

P.O. Box 51373

Irvine, CA 92619-1373

Gaming

VIP Preferred

Provides consumer data to assist casinos and other gaming establishments such as racetracks to manage the risk associated with check cashing settlement services to consumers.

 **Free report:**

The company will provide one free report every 12 months if you request it.

Website

vippreferred.com

Phone

800-638-4600, x410

Address

Global Payments Gaming
Services, Inc.

Attn: FACT ACT Support

PO Box 59371

Chicago, IL 60659
