
ACCESS Issues Consumer Warning RE: AnnualCreditReport.com

Use of AnnualCreditReport.com website may lead to loss of privacy

WASHINGTON - Dec 3, 2004 - American Consumer Credit Education Support Services is issuing a consumer warning today about the website AnnualCreditReport.com. The site's privacy policy is not consumer friendly.

AnnualCreditReport.com website was setup in a partnership between Experian, Equifax and Trans Union to provide free credit reports to consumers on an annual basis. The site was created in response to the Fair and Accurate Credit Transactions Act (FACT Act), passed by Congress in late 2003, which gives consumers the right to get one free credit report annually from each of the three credit repositories. People living in the thirteen western states became eligible to request these free reports on December 1. Congress' intent with the FACT Act was to give consumers the ability to review the data appearing in their credit file.

Unfortunately, the repositories have elected to incorporate language into the site's privacy policy which allows them to share, sell, and reuse the data that consumers provide them. Sharing of such data, which includes Social Security Number, can cause identity theft, credit card fraud, and other financial problems. The very things Congress is trying to remedy.

"This activity is merely another attempt by the big 3 national CRAs to move our personal and confidential credit information into the hands of marketers," stated L.E. Tighe, ACCESS founder and board member. "The recent 2003 amendments to the FCRA allow affiliate sharing, however, this information is to be clearly and conspicuously disclosed to the consumer. They are also to provide the consumer a simple method to prohibit the sharing of of their information."

"If the big 3 CRAs are going to provide credit reports online," Tighe continued, "they should comply with the spirit and letter of the law by allowing consumer's to easily opt-out. With something as personal and confidential as a credit report, we believe a simple pop-up window alerting the consumer of affiliate sharing, while providing a simple yes/no response on whether the consumer wishes this to occur, is not out of line." [Click Here to view ACCESS' review of AnnualCreditReport's Privacy Policy.](#)

ACCESS is advising consumers interested in exercising their rights under the FACT Act to make their credit report request via the telephone instead of using the website. The number they can call is **877-322-8228**. The number is toll free and there is a pre-recorded statement which guarantees that their personal data will only be used for the purpose of providing their credit report.

####

About ACCESS:

ACCESS is a non-profit organization dedicated to the privacy of individual consumers' financial information, and to assisting victims of identity theft and credit card fraud. ACCESS website is designed to serve as a source of news, information and community for both victims and those who would like to avoid becoming a victim of current practices within the credit industry. The access website can be found at <http://www.GuardMyCreditFile.org>, and currently has offices in Washington, DC, Nebraska and California.