

NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



Brandolyn Thomas Pinkston, Administrator

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FOR IMMEDIATE RELEASE

Consumer Affairs Warns about “Not-So-Free” Credit Report Websites

Columbia, SC..... The South Carolina Department of Consumer Affairs (SCDCA) encourages people to check their credit reports annually. This is an important way consumers can safeguard against Identity Theft, Credit Fraud or Unauthorized charges, and check for errors or inaccuracies that can affect a credit decision.

Legislation that became effective in South Carolina June 1, 2005, gives consumers the right to receive a FREE copy of their credit report once a year. *However*, if ordering your credit report online, consumers are warned to stay away from misleading websites claiming to offer free credit reports, then enrolling the unsuspecting consumer in a monthly reporting service costing \$11.95 each month. SCDCA has received numerous complaints from consumers who are further victimized when emails trying to cancel the service go unanswered and the websites offer no information on cancellation.

The only official website offering free credit reports is www.annualcreditreport.com, according to Brandolyn Thomas Pinkston, SCDCA Administrator. “It’s an important part of your personal safety to check your credit report annually,” she said, “but consumers need to be sure they’re going to the right site and not placing themselves at risk for unwanted payments and schemes that are difficult to cancel.” Pinkston added that consumers can also call toll free to receive a free copy of their credit report (1.877.322.8228), or by contacting any of the three official credit reporting agencies: Equifax, Experian, or Trans Union.

About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina Consumers.

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

For more information, visit www.sccoconsumer.gov.

What Consumers Should Look for on Their Credit Report

- Your personal information – Are the addresses or variations of your name incorrect?
- Statements of credit accounts – Are there credit card accounts or other debts that are not familiar to you?
- Potentially negative entries – Are there unpaid debts listed on accounts you never opened?
- Public record information – Is this information accurate?

This and other important consumer protection and education can be found on the South Carolina Department of Consumer Affairs website: www.scconsumer.gov.

For more information, contact the Public Information Division at 803.734.4190, toll free in SC at 1.800.922.1594, or online at www.scconsumer.gov.

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