



## New Rule Will Clarify Free Credit Reports

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One of my pet peeves is the abundance of TV commercials advertising free credit reports from companies that actually charge you for your credit report. This is totally deceptive, and finally the government is going to start putting an end to this practice on April 1. Here are excerpts from a column by Susan Tompor in the [Detroit Free Press](#), explaining the impact of the new federal rule:

When you're shopping for a free credit report — totally free — you can skip that singing pirate in the commercials. Free isn't free with this guy unless you buy something else — but what would you expect from a pirate? If you're confused by which "Free Credit Report" is really free — and believe me, plenty of consumers are — things should soon clear up.

Beginning April 1, some ads for free credit reports will have to include disclosures that you might have to spend money for credit monitoring or other services to get a "free" credit report from that outfit. By Sept. 1, such disclosures will be mandated in all TV and radio ads.

You also should know that you have a legal right to get a free report on your credit through [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling 877-322-8228. But federal law only provides for free credit reports — not credit scores. So you still might find yourself a bit flustered.

This is the first major change in credit report rules since 2003, when Congress enacted the law giving everyone free access to one report each year.

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Tim Burns, public affairs director for the Better Business Bureau serving Eastern Michigan, said more than 10,000 consumer complaints were filed nationwide in the past three years against Experian's Consumerinfo.com and FreeCreditReport.com. Generally, people thought their reports were free but did not know they were signing up for other costly services.

And now, if you go to [www.freecreditreport.com](http://www.freecreditreport.com), you'll see a disclaimer at the top that says: "Free credit reports are available under Federal law at: AnnualCreditReport.com."

An Experian spokesperson said via e-mail this week that "Experian just received the final rules issued by the FTC regarding the marketing of free credit reports, and we are currently reviewing them to determine the appropriate actions to support our business. We remain committed to clearly and conspicuously disclosing to consumers that the free report we offer is not the free annual credit file disclosure provided by federal law."

If you order a free credit report at the Experian site, you do get one — when you also begin a free trial membership in Triple Advantage Credit Monitoring. If you don't cancel that membership within the 7-day trial period, you'll be billed \$14.95 a month. Most consumers would likely agree with Levin, who said, "free credit reports aren't supposed to produce \$15-per-month charges on a person's credit card."

The pitchman in the commercial says, "a man should always dress for the job he wants. So why am I dressed up like a pirate in this restaurant?" Maybe he needed a second job to pay for that "free report" on his credit.