

2016

List of consumer reporting companies

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Introduction

Below is a list of consumer reporting companies updated for 2016.¹ 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 largest nationwide consumer reporting companies and several specialty 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 report inaccuracies with companies as needed.

Who can see your consumer credit report

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

- Lenders (including those that offer [credit cards](#), [home](#), [payday](#), [auto](#) (including auto leasing) and [student loans](#))

¹ This list is current as of January 2016. 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 doesn't 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 or any part thereof. 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.

- [Employers](#) and others such as government agencies ([employment and background screening](#))
- 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 to low-income consumers and subprime credit applicants, such as short-term lending and rent-to-own businesses among others
- [Debt buyers and collectors](#) (e.g., [medical debt](#) collectors)
- Insurance companies ([health, life, property insurance screening](#))
- Communications and utility companies (e.g., mobile phone; pay TV, electric, gas, water for [utility bill repayment screening](#))
- 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

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 personal reports, therefore, is extremely important. The first step is to review them to ensure they are accurate and complete. A key purpose of this list is to provide the information you need, so you can decide for yourself which reports are important to you, and are worth requesting and fact-checking.

How to request a report

Under the [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 2016, the maximum allowable [fee](#) remains unchanged at \$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 specialty reporting company that reports on insurance claims, 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 may not have enough information for reporting companies to have reports about them. You may be one of those consumers, although if you are making purchases using credit, it's unlikely.

You can get most reports from 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 consumer score if you request it. We tell you which of those do too. 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 too.

Know when to check a report

It's important to fact-check your credit reports from the largest three nationwide consumer reporting companies (Equifax, Experian, TransUnion) every twelve months to ensure they are [accurate](#), especially if you intend to purchase a home or car with credit, or otherwise intend to apply for credit in the future. If you are applying for a job, lease (home or auto) or insurance policy, fact-check specialty reports to ensure there are no [errors](#). We give you detailed tips on

when best to check your specialty report in the sections below as appropriate. Finally, if you have been a victim of [identity theft](#), fact-check your reports.

You have the right to dispute the information in your report

If you find information in your consumer reports 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 furnished 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.

Of course, if your information is current and accurate, even if negative, you will not be able to remove it. Some companies 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 report

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 direct-to-consumer reporting products and services, such as [credit monitoring](#) and [identity protection](#). We also handle complaints about [credit repair](#). Visit our website to see if a company listed below appears in our [Consumer Complaint Database](#). There you can learn more about what consumers are saying about – and how companies are responding to – these important issues.

Nationwide consumer reporting companies

Equifax, Experian and TransUnion

These are the three largest 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.
- How much credit you use.
- Information from debt buyers and collectors including [medical debt](#).
- Public information, like bankruptcies, liens and judgments.

Website

AnnualCreditReport.com

Phone

877-322-8228

Address

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

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 nationwide reporting companies you select. Before giving you a copy of your report, each of these three reporting companies 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.

They might be questions such as asking you to verify information about an existing or closed loan. Or you could get a question to identify a street address where you have *never* lived. The purpose of these questions is to protect the security of your information.

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](https://www.equifax.com), (800) 525-6285 (Option 6)
- [Experian](https://www.experian.com), (888) 397-3742 (Option 1 followed by Option 1)
- [TransUnion](https://www.transunion.com), (800) 680-7289 (Option 2)

Employment screening

Employment screening companies provide verification information such as credit, employment, salary and education and professional license verification to employers and others. They may also provide criminal and fingerprint information from 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.

Accurate Background

Conducts background screening services.

Website

accuratebackground.com

Phone

800-216-8024

Address

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

American DataBank

Conducts background screening services.

Website

Americandatabank.com

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

EmployeeScreenIQ

Provides employment screening services.

EmployeeScreenIQ is a [SterlingBackcheck](#) company.

Free report:

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

Website

EmployeeScreen.com

Phone

800-235-3954 (Option 5)

Address

EmployeeScreenIQ
P.O. Box 22627
Cleveland, OH 44122

First Advantage Corporation (and Verifications, Inc.)

Provides background screening services. Verifications, Inc. is part of [First Advantage Corporation](#).

Free report:

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

Website

FADV.com

Phone

888-215-3727

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

800-265-4917

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

800-381-0645

Address

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

Info Cubic

Provides background screening services.

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 employment histories and criminal histories.

IntelliCorp is a subsidiary of Verisk Analytics.

Website

Intellicorp.net
[Request report form](#)

Phone

866-202-1436

Address

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

OPENonline

Provides employment screening services.

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 employment background reports.

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

SterlingBackcheck

Provides employment screening services.

SterlingBackcheck is legally known as Sterling Infosystems, Inc.

Free report:

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

Website

sterlingbackcheck.com
[Request report form](#)

Phone

877-424-2457

Address

SterlingBackcheck
ATTN: Consumer Reports
6111 Oak Tree Blvd.
Independence, OH 44131

Trak 1

Provides background screening services.

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 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

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 fix them as needed. A tenant screening report with negative information in it 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.

Contemporary Information Corp. (CIC)

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

Website

CICreports.com

Phone

800-288-4757
(Option 5)

Address

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

CoreLogic SafeRent

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

[SafeRentConsumer](#)
[Request report form](#)

Phone

888-333-2413

Address

CoreLogic SafeRent, 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 ExperianRentBureau in its standard credit reports. Positive rent data refers to payments that are paid as agreed between tenants and landlords. It excludes derogatory rental data, i.e., delinquent and defaulted rent payment history, because debt collectors already report that data directly to consumer reporting companies. See [Experian](#) above for more information.

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.

Website

FADV.com
[Request report form](#)

Phone

888-215-3727

Address

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

LeasingDesk (Real Page, Inc.)

Provides data for tenant screening.

Website

RealPage.com
[Request report form](#)

Phone

866-934-1124

Address

Real Page, Inc.
LeasingDesk Consumer
Relations
4000 International
Parkway
Carrollton, TX 75007

Screening Reports, Inc.

Provides background screening services nationally 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).

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.

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.

Website

mysmartmove.com

Phone

888-387-1750 or 866-
775-0961

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), fact-check your check and bank screening report(s) and fix them as needed. 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

866-543-6315

Address

Certegy Check
Services Inc.
P.O. Box 30296
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:

Website

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

Phone

800-428-9623

Address

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

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

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 and Wells Fargo.

 **Free report:**

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

Website

Earlywarning.com

Phone

800-325-7775

Address

Early Warning Services,
LLC
16552 North 90th Street,
Suite 100
Scottsdale, AZ 85260

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.

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

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

LexisNexis Consumer Center
C.L.U.E. Inc.
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 an 87.5% majority ownership interest in Drivers History.

Website

DriversHistory.com

Phone

855-694-1555

Address

Drivers History FCRA
P.O. Box 4010
Cherry Hill, NJ 08034

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

Website

IIx.com
[Request report form](#)

Phone

866-560-7015

education verification services.

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

Address

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

Insurance Services Office, Inc. (ISO) (A-PLUS Property Reports)

Collects and reports insurance claims and loss information data associated with homes or commercial buildings. You are entitled to full disclosure of any data regarding your own claims that may be in the A-PLUS database.

ISO is a subsidiary of Verisk Analytics, Inc.

Website

ISO.A-PLUS.property

Phone

800-709-8842

Address

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

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 a 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

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 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 low-income and subprime consumer market segments.

 **Free report:**

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

Website

ClarityServices.com
[Request report form](#)

Phone

866-390-3118

Address

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

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

Address

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

FactorTrust

Collects loan performance information on underbanked 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.

 **Free report:**

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

Website

factortrust.com
[Request report form](#)

Phone

866-910-8497

Address

FactorTrust, Inc.
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.

Website

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

Phone

888-222-7621

Address

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

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

[Request report form](#)

Phone

877-309-5226

Address

CoreLogic Teletrack

P.O. Box 509124

San Diego, CA 92150

Attention: Consumer

Disputes Department

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.

Website

Credco.com

Phone

800-637-2422 (Credit Report inquiries);
877-532-8778 (CoreLogic Credco Consumer File inquiries)

Address

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

Innovis

Collects and provides reports to assist with fraud detection and prevention.

 **Free report:**

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

Website

Innovis.com

Phone

800-540-2505

Address

Innovis Consumer Assistance
P.O. Box 1689
Pittsburgh, PA 15230-1689

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.

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

Formerly known as IDA, Inc., 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.

SageStream is a subsidiary of ID Analytics, LLC.

Free report:

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

Website

[SageStream](https://www.sagestream.com)
[Request report form](#)

Phone

888 395-0277

Address

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

Utilities

National Consumer Telecom & 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. The NCTUE reports this information to companies in the telecommunications, utilities and pay TV industries to help companies manage the credit risk of their current and potential new customers.



Free report:

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

Website

NCTUE.com

Phone

866-343-2821

Address

NCTUE Disclosure
Report
P.O. Box 105161
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

Certegy Gaming Services

Provides gaming establishments with data and analytics to help its clients make decisions on extending marker credit to consumers.

Certegy 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 the consumer's request.

Website

AskCertegy.com
[Request report form](#)
[Request score form](#)

Phone

866-544-0234

Address

Certegy Gaming Services,
Inc.
Attn: Gaming Bureau
P.O. Box 31038
Tampa, FL 33631-3038