Key Concerns re Credit Reporting

Service
Accuracy
Accountability
Service
Accuracy
Accountability
Credit-reporting reforms

31 states will participate in changes that help consumers avoid costly errors from national credit-reporting agencies.

Source: Ohio attorney general’s office.
Service Before Sales

Cannot attempt to sell additional services to consumers until after initial complaint has been addressed.

Must notify consumer that purchasing a product is not a requirement for disputing info. contained within the credit report.
Accurate Information

Better, more detailed system to share data between CRAs and furnishers.

Mixed files

Consumer challenges

Identity theft and fraud
Furnisher Accountability

CRAs must watch for problematic furnishers.
Monitor consumer issues
Keep records
Provide to states if requested
States for C.R.A.S.
How to contact us

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