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Newsroom

February 12, 2016

Freedman on Credit Reports

Adjunct professor and RWU Law Board member Linn Foster Freedman on why reviewing your credit report is an essential part of protecting your privacy.

From JD Supra Business Advisor: "[Privacy Tip #21 – It's a new year — time to get a free copy of your credit report](#)" by Linn Freedman, Robinson+Cole Data Privacy



February 12, 2016: I am fortunate to teach the **Privacy Law class at Roger Williams University School of Law** on Tuesday afternoons. Yesterday, we discussed all of the laws relating to the financial services industry. OK, not the most exciting content, but it included the Fair and Accurate Credit Transaction Act (FACTA).

Enacted in 2008, FACTA allows individuals to obtain a free copy of their credit report every 12 months from each of the three credit reporting agencies—Experian, Equifax and TransUnion. In class today, we discussed why it is important for consumers to be able to obtain a copy of their credit report, and why it is important to make sure it is accurate. We also decided that each of us should get a copy of our credit report.



Here is what we concluded. There are a number of entities that have obtained a credit report on each of us. The types of entities that can request a credit report include financial services companies that will give you credit if you are buying a car or a house; a credit card company if you are applying for a credit card; utilities that provide services to you; to obtain a professional license; insurance companies; or your prospective employer. All of the entities that have requested information about our credit will be included on our credit report. It is important to understand who has requested and obtained information about us and our credit and what they were told by the credit reporting agencies. [...]