



# OFFICE OF THE ATTORNEY GENERAL

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**\*\*\* National Consumer Protection Week Consumer Alert\*\*\***

## **NEVADA ATTORNEY GENERAL WARNS NEVADANS OF ADS PROMISING “FREE” ANNUAL CREDIT REPORTS**

**Carson City, NV** – As part of National Consumer Protection Week (NCPW), Attorney General Catherine Cortez Masto is advising consumers to monitor their credit reports on a regular basis and to avoid companies that advertise "free" credit reports but require consumers to purchase products or services to access their annual credit report.

“A cautious consumer is a smart consumer,” said Masto. “I encourage Nevada families to take advantage of the free annual credit report program. Monitoring your credit is critical, especially to prevent identity theft.”

The federal Fair Credit Reporting Act requires each of the nationwide consumer reporting companies — [Equifax](#), [Experian](#), and [TransUnion](#) — to provide consumers, at their request, with a free copy of their credit report once every 12 months.

Many companies claim to offer free credit reports – and some actually do. However, consumers should know that other companies may give them a report only if they buy other products or services. Still others say they are providing consumers a “free” report and then bill consumers for services such as credit monitoring, that they have to cancel, sometimes within a 7-day trial membership to avoid any fees.

A federal law requires commercial websites that advertise that they offer free credit reports to include a box letting consumers know they can get a free credit report at [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) or by calling 877-322-8228. This notice is designed to protect consumers from deceptive and misleading “free” credit report ads. By visiting the official website, consumers can ensure the reports they receive are free. Consumers have the option to request all three reports at once or to order one report at a time.

Federal and state laws provide consumers with a variety of tools to help protect themselves against identity theft. Consumers who have a reasonable suspicion that they are or are about to become victims of identity theft can place free fraud alerts on their credit reports by contacting one of the three major credit reporting agencies.

### **How to Report Identity Theft**

If you are victim of identity theft, contact the local police department in either the county of your residence or county in which the crime occurred to report the crime. Victims may be eligible to participate in the Nevada Identity Theft Program which provides a card to demonstrate that your identity has been stolen. The Program can assist in restoring credit and avoiding improper criminal charges.

To be eligible for a card, an identity theft victim must first file a police report with local law enforcement and ask for a brochure and application for a Nevada Identity Theft Card. For more information or questions about the Nevada Identity Theft Program, call 877-213-5227 or email [idtheft@ag.nv.gov](mailto:idtheft@ag.nv.gov).

*This consumer alert is part of National Consumer Protection Week (NCPW), March 4-10, 2012. Starting Monday, March 5 and running through Friday, March 9, the Nevada Attorney General's Office will issue daily consumer alerts relevant to Nevadans.*

*More information about NCPW is also available at [www.ncpw.gov](http://www.ncpw.gov). Consumer Protection information can also be found on the Attorney General's website (<http://ag.state.nv.us>), the Nevada Fight Fraud website (<http://fightfraud.nv.gov>) and the Federal Trade Commission website ([www.ftc.gov](http://www.ftc.gov)).*

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