

How To Avoid Free Credit Scams On The Internet - From Shirley Dipace

Avoiding online free credit scams

The government passed a law that allows every citizen to get a free annual credit report a few years ago. This law states that they can get their credit history because of the recent increase in identity theft. This free credit report is easily available online and will give you reports from all three of the credit reporting agencies. A credit score is not going to be provided in this instance for you to view.

This is a very popular new law and there are many con artists and identity thieves that have come about and starting their own credit report web sites to scam you. They are making money off of this new law that is supposed to protect you. There are over 100 free credit report web sites that will help you online right now. There is one good web site that will help you get a real free credit report online and that is www.annualcreditreport.com

The free credit report scam is usually going to charge a "small fee" to get what is a free credit report. There are also fake free credit report web sites that will take down your information and ask for your social security number or they will ask for your credit card information. With this, anyone can steal your identity and spend money on your accounts that will ruin your credit.

You can find these scamming web sites in different ways. Most of the scam sites have a similar name as the official free credit report web site but you can figure out the difference because these sites often have misspelled words or typos in them. This means that there may be a period of out place. Also most of the web sites will charge you a fee to get the report and remember that you are able to receive one FREE credit report a year. This is true even if they ask you for your credit card information and state and they will not charge you this is something to take note of and be very cautious of. If you get an email of some kind of sales be sure to read the fine print very carefully before you respond. Some have found that certain web sites or sales do offer a free credit report but you have to enter your credit card information and if you do this, you will authorize them to charge your card for credit monitoring services.

You need to remember to get your free credit report either online or at the above mentioned site or phone or mail. You can also make contact of the three national credit report agencies such as Experian, Equifax, and Trans Union and they can also point you in the right direction to keep a your credit on track.

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