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Credit Reporting Industry Announces New Help for Federal Employees, Others Impacted by Government Shutdown

*Industry Urges Impacted Consumers to Review Credit Reports,
Dispute Information Not Reported Correctly*

WASHINGTON – The Consumer Data Industry Association (CDIA) announced today new help from the nationwide credit reporting agencies for federal employees and others impacted by the recent federal government shutdown.

Consumers can request additional free credit reports from Equifax, Experian and TransUnion, even if they already accessed their free annual credit report via www.AnnualCreditReport.com.

In addition to new, additional, free access to credit reports, the credit reporting agencies are encouraging consumers impacted by the shutdown to contact their creditors if late payments that should have been marked as in forbearance or deferred status appear on their credit reports. Consumers can dispute any negative information and ask creditors to change their status to forbearance or a deferred payment status. While the additional free reports are new, the credit reporting agencies long ago developed special codes to assist consumers impacted by unforeseen situations, like government shutdowns and natural disasters.

“Federal workers didn’t cause the shutdown and have options to make sure their credit isn’t impacted because of it,” said Francis Creighton, President & CEO of CDIA. “By alerting affected workers to where additional free credit reports are available, consumer reporting agencies are providing an important service to consumers.”

Many financial institutions, prompted by banking regulators, offered help to consumers impacted by the shutdown. These included forbearance, short-term loans and deferred payments. Consumers taking advantage of these programs should not see any impact on their credit reports, however, consumers should check their reports to confirm.

All consumers are encouraged to access their credit report from each credit reporting agency once every twelve months for free, most notably by visiting www.AnnualCreditReport.com. If someone reviewed their report with a particular credit reporting agency in, for example, November before the holiday season, they would not qualify for another free report from that

particular agency until November of this year. By visiting the individual websites of Equifax, Experian and TransUnion, they will now be able to access another free credit report to deal with this unique situation.

Checking on your own credit report does not have any impact on your credit score. Consumers should check all items on the report, including the information in the personal section (such as whether the name is spelled correctly or the address is accurate). If any inaccuracies are found, contact the lender or credit reporting agency immediately to initiate a dispute.

Consumers can:

- request their free annual credit report at www.AnnualCreditReport.com
- request an additional credit report from Equifax or dispute information on their Equifax credit report at <https://www.equifax.com/personal/products/credit/government-shutdown/>
- request an additional credit report from Experian at <https://www.experian.com/consumer-products/free-credit-report.html>
- dispute information on their Experian credit report at <https://www.experian.com/disputes>
- request an additional credit report from TransUnion or dispute information on their TransUnion credit report at <https://www.transunion.com/about-us/government-shut-down>; and
- contact TransUnion at a dedicated government shutdown phone line: 844-253-1943.