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Florida Attorney General's Office News Release

Free Weekly Credit Reports During COVID-19 Pandemic



TALLAHASSEE, Fla.—Attorney General Ashley Moody is urging Floridians to take advantage of the free weekly access to credit reports currently being offered by the three national credit reporting agencies. In response to the widespread economic challenges emerging from the COVID-19 pandemic, Equifax, Experian and Transunion are offering this free weekly access through April 2021.

Attorney General Ashley Moody said, “Credit reports are vital tools in tracking consumers’ financial health and credit status. With so many Americans now facing financial hardship, it is more important than ever that Floridians monitor and protect their credit. Consumers who are unable to make payments due to the current pandemic should immediately consult with their lenders to determine if any assistance is available. Many businesses are suspending or delaying payment due dates for consumers in financial distress. Being proactive and taking quick action to work with lenders can help consumers protect their credit ratings during this crisis.”

A consumer credit report is a record of the consumer’s credit activity and payment history used by lenders, creditors, service providers and other businesses to extend financial opportunities and other offers to people. Reviewing credit reports frequently better enables consumers to understand the information that is being reported about personal payment history.

To receive free weekly credit reports, visit AnnualCreditReport.com.

Attorney General Moody is offering the following tips for consumers to help maintain healthy credit during the coronavirus pandemic:

- Contact any companies where money is owed and ask if there is a payment plan or option to postpone payments;
- Regularly examine credit reports to confirm accuracy and ensure no fraudulent accounts were established; and
- Alert the credit reporting agencies directly to file a dispute if fraudulent accounts, inaccuracies or oversights are spotted on a credit report. Additionally, contact each credit reporting bureau to institute a free security freeze to prevent additional fraudulent accounts from being opened.

For tips on payment management during the COVID-19 pandemic, click here.

For information on disputing errors on credit reports, click here.

To view the Attorney General's COVID-19 alerts, tips and resources, click here.