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**CCCS**  
**P.O. Box 843**  
**Salina, KS 67402-0843**



Consumer Credit Counseling Service, Inc

February  
2017



## Annual Consumer Reports

Perhaps you are aware of the three Credit Reporting Agencies and how the information reported within the reports is used. But are you aware of the other consumer reports that are available and used on a regular basis? Did you know that they may contain mistakes? Some companies provide specific reports for employers to use while others may be more specific to a landlord. And each time your auto insurance is up for renewal, your insurance company will likely pull a report from LexisNexis to verify whether you have had any traffic violations. Not only are these reports, and many others, available to the insurance companies, lenders, landlords, employers and financial institutions, but many of them are free to the individual on a yearly basis.

Each year, the Consumer Financial Protection Bureau (CFPB) releases a list of the available reports, the contact information and whether or not there is a cost involved. The list can be found here: [http://files.consumerfinance.gov/f/201601\\_cfpb\\_list-of-consumer-reporting-companies.pdf](http://files.consumerfinance.gov/f/201601_cfpb_list-of-consumer-reporting-companies.pdf).

### Additional Resources:

<http://www.consumerfinance.gov/>

<https://www.ftc.gov/>

<https://identitytheft.gov/>

<http://ag.ks.gov/in-your-corner-kansas/>

<http://www.osbckansas.org/consumers/index.html>

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-  Be sure to keep checking our website at [www.kscacs.org](http://www.kscacs.org) for updates on scheduled workshops taking place in our offices as well news on CCCS in the community. Also don't forget to follow us on Facebook. Become a follower and get updates on classes, weekly money saving tips and current financial articles. And for those of you who like to
-  Tweet!! Become a friend of CCCS and find out where we are and ask questions for our expert counselors to answer.

Would you like to help our community organization? Dillons' stores offers a community rewards program

The website to enroll is: [www.dillons.com/communityrewards](http://www.dillons.com/communityrewards)

Choose: **Consumer Credit Counseling Service or the NPO # 10086**