

CREDIT CARD INFORMATIONAL WEBSITES

Secret History of the Credit Card

Companion to a Public Broadcasting Service (PBS) program in which Frontline and The New York Times "join forces to investigate an industry few Americans fully understand. ... [C]orrespondent Lowell Bergman uncovers the techniques used by the industry to earn record profits and get consumers to take on more debt." The site features the full program, interviews, facts for credit card users, and related articles. Also includes a teacher's guide.

URL: <http://www.pbs.org/wgbh/pages/frontline/shows/credit/>

Your Access to Free Credit Reports

Under an amendment to the Fair Credit Reporting Act (FCRA), consumers can request a free copy of their credit report once every 12 months. This site has the details and the URL of the only official request website.

URL: <http://www.ftc.gov/bcp/online/pubs/credit/freereports.shtm>

AnnualCreditReport.com

This site "allows you to request a free credit file disclosure, commonly called a credit report, once every 12 months from each of the nationwide consumer credit reporting companies: Equifax, Experian and TransUnion." Includes a FAQ. Sponsored by Equifax, Experian, and TransUnion.

URL: <https://www.annualcreditreport.com/>

Better Business Bureau (BBB): Security & Privacy, Made Resources for small business owners about data security and customer privacy. Some of the topics addressed by the publications on this site include privacy policies, identity theft, computer security, payment card security, and what to do if customer data is lost or stolen. From experts in computer security and business privacy.

URL: <http://www.bbb.org/securityandprivacy/>

The Truth About Credit

A consumer site offering advice on credit cards. Coverage includes rip-offs, hazards and traps, navigating offers, terms, paying off debt, obtaining your credit report, resolving troubles, and links to state PIRGs and the original PIRG with information on other consumer protection topics. From the Public Interest Research Groups (PIRGs).

URL: <http://www.truthaboutcredit.org/>

CardRatings.com view more info comment email item

Find reports on low rate, poor credit, reward, corporate, and student credit cards. Answer questions such as "Which is better: a flight card or a low rate card" using special credit calculators.

Learn from links and extensive information about consumer credit. Post a credit related question on the message board. From U.S. Citizens for Fair Credit Card Terms, Inc. (CFCCT).

URL: <http://www.cardratings.com/>

Your Credit Score: How It All Adds Up

Consumer fact sheet on credit scoring, "a grading system that adds or subtracts points based on select data in your credit report. ... Your final grade -- your credit score -- is said to measure how likely it is that you will repay a loan." Discusses factors used to determine credit scores (such as payment history and amount owed), ordering credit reports, and tips for improving your score. From the Privacy Rights Clearinghouse.

URL: <http://www.privacyrights.org/fs/fs6c-CreditScores.htm>

Facts for Consumers: Credit Scoring view

Fact sheet on credit scoring, "a system creditors use to help determine whether to give you credit." Discusses the credit scoring model, what individuals can do to improve their credit score, the reliability of the credit scoring system, what happens if you are denied credit, and how to file a complaint. From the Federal Trade Commission (FTC).

URL: <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>

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Enter a social security number or a credit card number to discover whether the number is found in "the world's largest repository of stolen and compromised personal information." The site notes that "individuals only enter credit card numbers and social security numbers. Even under the worst case scenarios, divulging this information alone is highly unlikely to lead to risk of identity theft." From a company that provides anti-identity theft tools.

URL: <https://www.stolenidsearch.com>

How To Do an Annual Financial Checkup

This article outlines ideas for a year-end personal finance review, covering goals, asset protection, will updates, investment performance evaluation, debt control, income tax reduction, and retirement plan review. Includes links to related articles.

Written for About.com by an accountant and author of books on personal finance.

<http://financialplan.about.com/od/personalfinancebasics/a/AnnualCheckup.htm>

National Foundation for Consumer Credit

NFCC is an association of non-profit organizations that provide education and counseling in credit and debt management. This site provides basic consumer information about credit reports, debt collection practices, and bankruptcy. Consumers are encouraged to

contact their local NFCC office via the Local Office Locator directory.

URL: <http://www.nfcc.org/>