



WORLD **PRIVACY** FORUM

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**CALL DON'T CLICK – WHY IT'S SMARTER TO ORDER A FEDERALLY MANDATED CREDIT REPORT VIA THE PHONE INSTEAD OF THE INTERNET:**  
*New Report Identifies Problems With And Related To The Federally Mandated Free Credit Report Site, [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)*

**SAN DIEGO, CA, February 25, 2005.** A new report issued today by the World Privacy Forum in advance of the March 1 rollout of free credit reports to Midwestern U.S. residents shows that consumers may be better off calling or mailing for their federally mandated free credit report instead of going online for it.

Researchers analyzed two areas: the official Web site, [www.annualcreditreport.com](http://www.annualcreditreport.com), and they also looked for very close misspellings of the official site to see if any “phishing” or scam sites had been put online.

The World Privacy Forum study, “Call Don’t Click: Why it’s smarter to order a federally mandated credit report via phone instead of the Internet,” documents that 96 known “imposter” domains exist.

- 28 of the imposter domains belong to Experian, a credit bureau.
- 68 of the imposter domains belong to or are hosted at “pay per click” companies.
- 50 of the “pay per click” domains are live, and some are luring consumers to inappropriate and risky Web sites. Some of the “pay per click” sites lead consumers to Experian and other credit companies’ commercial sites in order to cash in on the credit bureaus’ affiliate marketing programs.

Additional issues were found at the official [annualcreditreport.com](http://annualcreditreport.com) site itself. The primary finding was that the credit bureaus are blurring the lines between what is free for

consumers and what is available for a cost. This was accomplished in several different ways at the credit bureaus' subsections of the official site.

For example, the TransUnion section of the [annualcreditreport.com](http://annualcreditreport.com) site automatically selects consumers to receive marketing information and have their information shared with affiliates and partners. Experian and Equifax had potentially confusing menu navigation bars that did not clearly distinguish between the free areas of credit report access and the for-pay sections.

“As a long-time pro-technology advocate, it saddens me to advise consumers to avoid a legitimate Internet site,” said Pam Dixon executive director of the World Privacy Forum and a principal investigator for the report. “The Internet is a medium I have long recommended to consumers as a vehicle for advice, research, and consumer information. If the credit bureaus take to heart the findings of this report and clear the confusing information from the [annualcreditreport.com](http://annualcreditreport.com) site and clean up the imposter domains, my recommendation to avoid the site will change.”

### **Consumer Tips**

- When phoning the toll free number (877-322-8228) for a free credit report, ask that only the last four digits of your SSN are displayed.
- If you call for your report or have it mailed to you, have your credit report mailed to a secure mailbox.
- Know that you are not required to give out your email address in order to obtain a federally mandated free credit report.
- If you do choose to go online to [www.annualcreditreport.com](http://www.annualcreditreport.com) to access your credit report, be absolutely certain that you have not mistyped in the [annualcreditreport.com](http://annualcreditreport.com) address. If you see pop-up ads, or if you notice that the site is not a secure site, close your browser and start over. (Secure sites will have a padlock logo in the corner, and the address will read <https://> instead of just <http://>).
- If you go online to [www.annualcreditreport.com](http://www.annualcreditreport.com) to access your TransUnion credit report, be sure to look for any pre-checked marketing or newsletter offers. If you decide you do not want these offers, uncheck the box.

For the complete Call Don't Click report, and a consumer tip sheet, see:

<<http://www.worldprivacyforum.org> >

or

<http://www.worldprivacyforum.org/calldontclick.html>

### **About the World Privacy Forum**

The World Privacy Forum is a nonprofit, non partisan public interest research organization focused on conducting in-depth research and consumer education in the intersecting areas of technology and privacy. The WPF is based in San Diego, California.