

## WebsUnlimited, LLC: Access To Free Credit Reports Now Available To Everyone On September 1, 2005

For Immediate Release

MANASSAS, Va./EWorldWire/Aug. 31, 2005 --- On September 1, 2005, all U.S. consumers will be eligible to receive a free annual credit report from each of the three major credit reporting agencies. A recent amendment to the federal Fair Credit Reporting Act (FCRA) requires each of these nationwide consumer credit reporting companies to provide consumers with a free copy of their credit reports, at their request, once every 12 months. The program has been implemented on a rolling schedule across the country with September 1, 2005 as the deadline for full implementation. The FCRA promotes the accuracy and privacy of information in the credit report files of the nation's consumer credit reporting companies.

A credit report contains information on where people live, how they pay their bills and whether they've been sued, arrested or filed for bankruptcy. Nationwide consumer credit reporting companies sell the information in their credit report to creditors, insurers, employers and other businesses that use it to evaluate their applications for credit, insurance, employment or renting a home.

Collectively, this information is used to develop their credit score which forms a basis for lending agencies to determine the loan amount and interest rate for which they can qualify. The lower a credit score, the higher the interest the lending agency will charge consumers and the lower the loan amount will be.

Credit rating can also affect car insurance rates, so it is important that consumers know what information is in their credit files and if the information is complete and accurate. Access to their credit reports will allow consumers to know about any errors and take appropriate steps to correct them.

Consumers who wish to order a copy of their free credit report must go through the official website at <http://www.annualcreditreport.com> or call 1-800-322-8228.

For more detailed information on how consumers can get their free credit report, they should read the free articles "Your Access To Free Credit Reports" available at <http://www.the-credit-repair-center.com/reports/access-to-free-credit-reports.html> and "Free Credit Reports - Have You Requested Yours" available at <http://www.the-credit-repair-center.com/reports/free-credit-report.html>

Warning: Consumers should be sure that they are on the official website at <http://www.annualcreditreport.com> if making their request online. A number of impostor sites have shown up on the web. For additional information on potential scam sites and the precautions to take when requesting their free credit reports, consumers should read "Free Credit Report Impostor Websites Springing Up on the Web" at <http://www.the-credit-repair-center.com/reports/impostor-websites-spring-up-on-web.html>

For additional information of credit reports and credit scores, visit <http://www.the-credit-repair-center.com/reports/index.html>

The Credit Repair Center at <http://www.The-Credit-Repair-Center.com> is a source of consumer information on personal finance management.

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