

## Databases track your every move and more

Ever wonder just how much information about you is contained in databases and on the Internet? Here's a hint. It's much more than you think.

If your telephone number is published, a simple Google search can turn up your home address, phone number, and a map to your front door. Everyone knows that. But there are other databases and sites that contain intimate details of your life

Specialty reports let potential insurers check your prescription history. Retailers can view your purchase returns history. And your employment and rental history are also online.

This information may be incorrect. It can haunt you when you apply for a job, credit or health insurance. So, it's a good idea to do a background check on yourself from time to time.

The Fair Credit Reporting Act lets you request free credit reports once a year. You can also request a report if you've been denied credit based on information it contains. And, you can request that any errors be corrected.

## Credit Reports

Credit reports are widely used to verify your credit-worthiness. Experian, Equifax and TransUnion are the three main reporting agencies. You can request your free report by visiting [AnnualCreditReport.com](http://AnnualCreditReport.com). You can request reports from all three agencies.

## Personal Information Reports

Personal Information Reports include information on your employment and tenant history. They also contain information on liens and judgments, voter registration and more. This information is used for background screening.

Start by requesting a report from [LexisNexis](http://LexisNexis). Then, request your background screening report from [Acxiom](http://Acxiom). You can also request information from Acxiom's directory and fraud detection service; however, **there is a \$5 charge for that.**

You should also request a Full File Disclosure from [ChoicePoint](http://ChoicePoint), a LexisNexis company. The information will differ from your LexisNexis report.

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## Insurance Reports

Your ChoicePoint Full File Disclosure will include home and auto insurance claims. But you'll also want to order a report from [Insurance Services Office](#).

Have you applied for individual health or life insurance in the past seven years? Then, you may have a file at the Medical Information Bureau. It is designed to protect insurers from fraudulent or incomplete applications.

Your file may include information on medical conditions and tests. It could also include driving history and dangerous hobbies or professions. You can request your consumer file from [MIB](#). However, it may not have one on you.

Your prescription drug information may also be available to insurance companies. [IntelliScript](#) and [MedPoint](#) compile information on drugs, including refills and dosages. It can go back five years.

## Checking Reports

Banks often use [ChexSystems](#) to vet account applications. Your report may reflect accounts that have been mishandled. For example, it shows if you have had excessive overdrafts.

Retailers use [TeleCheck](#) for check verification. It gathers information on returned checks and check fraud.

## Employment history

[The Work Number](#) collects employment and income information. The data comes from employers. [Abso](#) also gathers employment-related information.

These companies may not have information on you. Still, you'll want to request copies of your files from both companies.

## Tenant history and utilities reports

A number of companies gather tenant information. The information can include evictions and disputes with landlords.

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Your tenant history may be available from one or more databases. Check with [First Advantage SafeRent](#), [RentBureau](#) and [Tenant Data Services](#)

The [National Consumer Telecom and Utilities Exchange](#) provides information to utility companies. It stores information on defaulted and fraudulent accounts.

## **Other reports**

The [Social Security Administration](#) sends yearly Social Security statements. Your statement shows your Social Security earnings history. It also includes estimated benefit payments. You can request a copy of your report at any time.

The [Retail Equation](#) is designed to prevent fraudulent and abusive returns. Information provided may prevent you from returning an item to a store. In that case, request a copy of your return activity report.

[Teletrack](#) collects subprime credit information. It is used by payday loan companies.

[CentralCredit](#) is a credit bureau used by the gaming industry. Casinos use it when extending credit to guests.

The process for requesting a specialty report varies from database to database. You may need to call the company or mail a form. Be prepared to disclose your Social Security number and current address. You may also need to submit copies of documents to prove your identity.

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