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| consumer financial protection bureau |
| **Credit reporting companies should do more to ensure that servicemembers receive the free credit monitoring services they are legally entitled to**Complaints to the Consumer Financial Protection Bureau (CFPB) suggest that credit reporting companies may be enrolling servicemembers in paid credit monitoring products without providing servicemembers with clear or sufficient information about the free credit monitoring services they are eligible for. Highlights from a [new blog](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDAsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmNvbnN1bWVyZmluYW5jZS5nb3YvYWJvdXQtdXMvYmxvZy9jcmVkaXQtcmVwb3J0aW5nLWNvbXBhbmllcy1zZXJ2aWNlbWVtYmVycy1yZWNlaXZlLWZyZWUtY3JlZGl0LW1vbml0b3JpbmctbGVnYWxseS1lbnRpdGxlZC10by8iLCJidWxsZXRpbl9pZCI6IjIwMjMwNTAxLjc2MDQ0NDcxIn0.YPSpq0a-1P_XI6FFwZJVMf0fSnqmPbrpsHR8ZDgySZs/s/2465812177/br/171070868644-l) from the CFPB examining the issue include:* An overview of the 2018 law that requires nationwide credit reporting companies to provide a free electronic credit monitoring service to active-duty military consumers and members of the national guard
* A look at recent complaints that show how credit reporting companies are charging servicemembers for credit monitoring services when they’re entitled to free services
* Steps that credit reporting companies can take to identify servicemembers better and tell them about the free products that are available to them
* Tips for servicemembers on accessing free electronic credit monitoring, protecting their credit, and filing a complaint with the CFPB

[Read the blog](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDEsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmNvbnN1bWVyZmluYW5jZS5nb3YvYWJvdXQtdXMvYmxvZy9jcmVkaXQtcmVwb3J0aW5nLWNvbXBhbmllcy1zZXJ2aWNlbWVtYmVycy1yZWNlaXZlLWZyZWUtY3JlZGl0LW1vbml0b3JpbmctbGVnYWxseS1lbnRpdGxlZC10by8iLCJidWxsZXRpbl9pZCI6IjIwMjMwNTAxLjc2MDQ0NDcxIn0.l2YaaQsajqmTiud-3vpu6-kszB6QKw2IxBYX6ytvkPY/s/2465812177/br/171070868644-l) to learn more about the steps that credit reporting companies can take to ensure that servicemembers receive the free credit monitoring services they are legally entitled to.Thank you,Consumer Financial Protection Bureau  |
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| **About the Bureau**The Consumer Financial Protection Bureau is a 21st century agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.Learn more at [consumerfinance.gov](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmNvbnN1bWVyZmluYW5jZS5nb3YvP3V0bV9zb3VyY2U9bmV3c2xldHRlciZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9jYW1wYWlnbj1EaXJlY3RfQWJvdXRVcyIsImJ1bGxldGluX2lkIjoiMjAyMzA1MDEuNzYwNDQ0NzEifQ.cSbhclKnHMqUNon0t0LBVMIn-C2l4sBOusJGuTYrma4/s/2465812177/br/171070868644-l).  |

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| **Resources**[Ask CFPB](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDUsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmNvbnN1bWVyZmluYW5jZS5nb3YvYXNrLWNmcGIvP3V0bV9zb3VyY2U9bmV3c2xldHRlciZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9jYW1wYWlnbj1EaXJlY3RfQWJvdXRVcyIsImJ1bGxldGluX2lkIjoiMjAyMzA1MDEuNzYwNDQ0NzEifQ.l1MixfzbUNx3pBvvz5Avm44pKAvw3Vzg94LL9kpFLpw/s/2465812177/br/171070868644-l)[Bureau blog](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDYsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmNvbnN1bWVyZmluYW5jZS5nb3YvYWJvdXQtdXMvYmxvZy8_dXRtX3NvdXJjZT1uZXdzbGV0dGVyJnV0bV9tZWRpdW09ZW1haWwmdXRtX2NhbXBhaWduPURpcmVjdF9BYm91dFVzIiwiYnVsbGV0aW5faWQiOiIyMDIzMDUwMS43NjA0NDQ3MSJ9.4FIPOO3vlblJ3UP002To3heGPTXlwC0_KB1T4cxcOYE/s/2465812177/br/171070868644-l)[Submit a complaint](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDcsInVyaSI6ImJwMjpjbGljayIsInVybCI6Imh0dHBzOi8vd3d3LmNvbnN1bWVyZmluYW5jZS5nb3YvY29tcGxhaW50Lz91dG1fc291cmNlPW5ld3NsZXR0ZXImdXRtX21lZGl1bT1lbWFpbCZ1dG1fY2FtcGFpZ249RGlyZWN0X0Fib3V0VXMiLCJidWxsZXRpbl9pZCI6IjIwMjMwNTAxLjc2MDQ0NDcxIn0.SD2wYr176xmHZUfdot7MeKmlxRMLsrmlptQxTFaP4Ag/s/2465812177/br/171070868644-l) |

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