



While he believed he had signed up for a free report, he had actually enrolled in a credit-monitoring service that cost \$14.95 a month. He says he never expected that it would cost anything.

"It's called FreeCreditReport.com," he said. "It's kind of easy to make that assumption. I didn't see anything in the process of signing up that said, 'Hey, if you don't cancel in 30 days or whatever, you're going to get charged.' "

Consumer groups have long objected to sites like FreeCreditReport.com. Consumers may obtain a free credit report each year from the three major agencies, as mandated by an act that Congress passed in 2003. The only authorized site for that is AnnualCreditReport.com.

The three major credit bureaus, Experian, Equifax and TransUnion, are required to offer reports through the authorized AnnualCreditReport.com, but the bureaus also make money from their own credit reports.

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