**Who’s Watching You?**

The CFPB has published its [2016 list of consumer reporting companies](http://links.govdelivery.com/track?type=click&enid=ZWFzPTEmbWFpbGluZ2lkPTIwMTYwMTI3LjU0MzY3MTMxJm1lc3NhZ2VpZD1NREItUFJELUJVTC0yMDE2MDEyNy41NDM2NzEzMSZkYXRhYmFzZWlkPTEwMDEmc2VyaWFsPTE3MjU4MjY4JmVtYWlsaWQ9bGlzYUBvdXJmaW5hbmNpYWxzZWN1cml0eS5vcmcmdXNlcmlkPWxpc2FAb3VyZmluYW5jaWFsc2VjdXJpdHkub3JnJmZsPSZleHRyYT1NdWx0aXZhcmlhdGVJZD0mJiY=&&&100&&&http://files.consumerfinance.gov/f/201601_cpfb_list-of-consumer-reporting-companies.pdf). These companies collect financial information and provide consumer reports to other companies. The CFPB list includes the name and contact information from the three largest nationwide consumer reporting companies—Equifax, Experian, and TransUnion—as well as dozens of specialty reporting companies that collect information for specific purposes such as employment screening, tenant screening, and bank account screening, utilities, medical, etc. The report gives guidance and contact information for obtaining your free, yearly, credit report from any of the three largest companies. It also explains what information the specialty companies collect and to whom the information is disseminated. It is important to note that with respect to the specialty companies it is possible not to discover a negative credit report until after adverse action has been taken by a potential employer, landlord, etc. The report provides tips on which specialty reports might be important for you to fact-check depending on your specific situation. Contact information for each of the reporting companies is provided in the report and, like the largest consumer reporting companies, most provide free yearly reports. As a consumer, you have the right to see what is in your reports and to dispute any inaccuracies.