



State of Connecticut
Attorney General George Jepsen

Quick Tips

Credit Repair Scams

Identify the Scam

“Credit Problems? No Problem!”
“Erase Bad Credit! 100 % Guaranteed!”
“Remove Bankruptcy and Liens from Your Credit File!”

If you're looking for a way out of your credit problems, don't believe promises like these. Even a money-back guarantee won't protect you if the company is dishonest.

Learn the Facts

- There are no quick or easy cures for a poor credit history.
- Your credit history is maintained by private companies called credit bureaus that collect information reported to them by banks, mortgage companies, department stores and other creditors.
- Credit bureaus can legally report accurate negative credit information for seven years and bankruptcy information for 10 years.
- Accurate items within the seven and 10 year reporting periods cannot be erased from your credit report by companies advertising “credit repair” services.
- If you have a poor credit history – even if your past problems were due to illness or unemployment – time is the only thing that will heal your credit report.
- Only genuine mistakes or outdated items in your report can be fixed, and you can fix them yourself – for free or for only a few dollars.

Avoid the Scam

- Contact the Attorney General's Office, the Department of Consumer Protection or the local Better Business Bureau to check out any company offering to fix your credit. See if any complaints have been lodged against the company.
 - ~ Connecticut Attorney General: 860-808-5318
 - ~ Connecticut Department of Consumer Protection: 800-842-2649
 - ~ Connecticut Better Business Bureau: 203-269-2700
- Be alert! Any claim that accurate information on your credit report will be changed or erased, or that only the credit repair company can remove old or inaccurate information is false.
- Be especially wary if you are asked for a large sum of money before the credit repair company completes the job it promises to do. Under Connecticut law, credit repair companies are prohibited from charging upfront fees.

If You Suspect You May be a Victim

- Please visit www.ct.gov/ag and complete a Consumer Complaint Form. Please be sure to attach any necessary paperwork or documentation in support of your complaint.
- For questions, please call the Office of the Attorney General Consumer Assistance Unit at 860-808-5420.