Did we say “free?”

Freecreditreport.com does. It says it’s free. And says that if you don’t know your credit score, you could be up the creek, without a paddle. Trouble is, freecreditreport.com is not free. You have to enroll to get your report, which by the way, you could get free from annualcreditreport.com. The US Congress passed a law a few years ago allowing consumers access to their all important credit reports, for free, on a yearly basis. As an aside, you still have to pay for your FICO score. Regardless, freecreditreport.com still advertises itself as free, even though it isn’t. And it has a bunch of different commercials, all with catchy jingles about what could happen to you if you don’t know the score. My favorite is the one where the guy ends up working at a tourist fish restaurant. So tragic. Read about the campaign here, courtesy of MSNBC. And remember, free isn’t always free. So much for truth in advertising.