**Cornerstone Four Resources**

**Consumer Protection and Financial Institutions**

**Materials:**

Cornerstone Four – Consumer Protection and Financial Institutions – pdf

**Check Annually:**

Credit Report: <https://www.annualcreditreport.com/index.action>

* Request your free credit report annually from: TransUnion, Equifax, Experian

Social Security Administration: <https://www.ssa.gov/> Create an account to access:

* Your Social Security Statement
* Your Benefit Verification Letter
* Eligibility and Earnings - review your full earnings record history
* Plan for Retirement – use the estimator to calculate your retirement benefits
* Replacement SSA-1099 or SSA-10425 for tax season

ChexSystems: <https://www.chexsystems.com/request-reports/consumer-score#faq_tab>

* Service used by financial institutions
* Request your consumer score – no charge. Will be sent to you by postal mail.

**Opt-Out Websites:**

Block robo calls on landlines: <https://www.nomorobo.com>

Block telemarketing calls on home or mobile phone: [www.donotcall.gov](http://www.donotcall.gov)

Stop direct marketing mail (prospect mail): <https://www.dmachoice.org/>

* 10-year registration has an administrative fee: Online registration $4. Mail-in registration $5.
  + Register up to five records for your household
  + Register the deceased – no charge
  + Register as a caretaker - $4 admin processing fee
  + Email opt-out service - no charge

**Other Resources:**

Report identity theft: [https://www.identitytheft.gove/#/](https://www.identitytheft.gove/#/ )

Internal Revenue Service: <https://www.irs.gov/>

* Get Your Tax Record (transcript): <https://www.irs.gov/individuals/get-transcript>
* Get Your Refund Status: <https://www.irs.gov/refunds>

Unclaimed Property Search - Enter your name to search for property unclaimed for three years or more such as:

wages, bank accounts, insurance benefits, stock dividends or other funds, and safe deposit box contents.

* MN Department of Commerce: <https://minnesota.findyourunclaimedproperty.com/>
  + Other links/resources: <https://www.ag.state.mn.us/Consumer/Publications/UnclaimedProperty.asp>
* National search: <https://www.missingmoney.com/>
* National Association of Unclaimed Property Administrators: <https://unclaimed.org/search/>

US Postal Service Informed Delivery – digitally preview your incoming mail: <https://www.usps.com/>

Federal Trade Commission: <https://www.ftc.gov/>

* Report fraud
* Report identity theft
* Register for Do Not Call

Center for Financial Inclusion (CFI): <https://www.centerforfinancialinclusion.org/about/what-we-do>