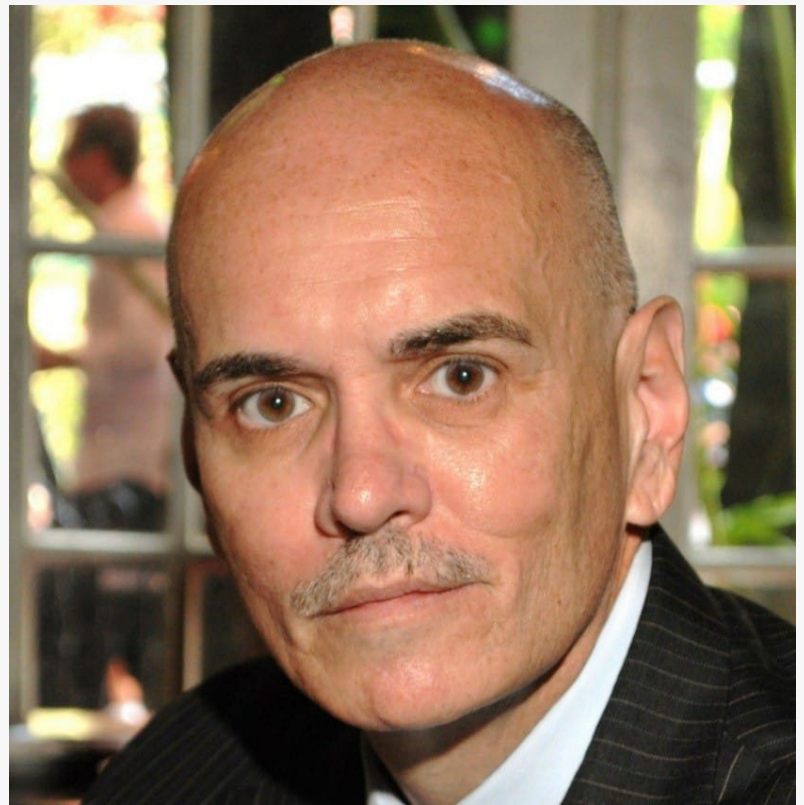


Free Weekly Credit Reports Now Permanent – Identity Theft Expert Bill Lewis Urges Consumers to Take Advantage

Initially introduced as a temporary response to the financial uncertainty of COVID-19, the policy of free credit reports has been extended indefinitely.

VERO BEACH, FL, UNITED STATES, February 25, 2025 /EINPresswire.com/ -- In a significant move benefiting American consumers, the three major credit bureaus—Equifax, Experian, and TransUnion—have made free weekly credit reports a permanent offering through AnnualCreditReport.com. Initially introduced as a temporary response to the financial uncertainty of COVID-19, the policy has now been extended indefinitely, giving consumers unprecedented access to their credit data.



William E. Lewis, Jr.

“This is a game-changer for anyone looking to protect their credit and financial future,” said Bill Lewis, a nationally recognized credit repair and identity theft expert of [William E. Lewis Jr. & Associates](https://www.williamelewis.com), in Vero Beach, Florida. “With identity theft, reporting errors, and fraud on the rise, monitoring your credit report weekly is no longer just a good idea—it’s a necessity.”

“

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Why Weekly Credit Monitoring Matters

For years, federal law allowed consumers just one free credit report per year from each of the three major credit bureaus. But with fraud at an all-time high and financial institutions increasingly relying on credit data for lending

decisions, a once-a-year checkup simply wasn't enough. Now, with weekly access, consumers can:

- Identify credit report errors before they impact loan approvals or interest rates.
- Catch fraudulent activity early and prevent identity theft.
- Ensure lenders are accurately reporting payment history, including loan deferments or modifications.



“Credit reports play a crucial role in determining mortgage rates, auto loan approvals, job opportunities, and even insurance premiums,” Lewis added. “If you’re not checking your credit report regularly, you’re putting your financial future at risk.”

How to Access Free Weekly Credit Reports

Consumers can obtain their free weekly credit reports from Equifax, Experian, and TransUnion by visiting AnnualCreditReport.com. This is the only government-authorized website for free credit reports—unlike third-party services that often require credit card information or paid subscriptions.

Credit Reports Are Free—But Credit Scores Are Not

While the credit report itself is free, consumers should be aware that credit scores are not included. Those who want to monitor their FICO® or VantageScore® can do so through services like Credit Karma, Experian, or Discover’s Credit Scorecard.

William E. Lewis Jr.: “No Excuses—Check Your Credit Weekly”

Lewis, a well-known credit repair and identity theft expert, urges consumers to take full advantage of this free weekly access.

“You wouldn’t ignore your bank account for a year, so why ignore your credit report?” he said. “Credit is the foundation of financial success. With 52 chances a year to check it for free, there are no more excuses.”

For more information on credit repair, debt settlement, or financial education, contact William E. Lewis Jr. & Associates at (772) 324-6400.

About William E. Lewis Jr. & Associates

Based in Vero Beach, Florida, William E. Lewis Jr. & Associates is a nationally recognized credit and debt management consulting firm specializing in credit repair, identity theft restoration, and financial education. With over 20 years of experience, the firm has helped thousands of consumers improve their credit standing and regain financial control.

William E. Lewis Jr

William E. Lewis, Jr. & Associates

+1 772-324-6400

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