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13 **UNITED STATES DISTRICT COURT**
14 **DISTRICT OF ARIZONA**

15 Central Source LLC

16 Plaintiff,

17 Case No.

18 v.

19 **COMPLAINT**

20 freeannualcreditreport.site;
21 freeannualcreditreports.club;
22 freeannualcreditreports.shop;
23 freeannualcreditreports.store;
24 freeannualcreditreports.xyz;
25 myannualcreditreport.club;
26 myannualcreditreport.shop;
27 myannualcreditreport.xyz;
28 freeannualcreditreport.online; annual-credit-report-com.cfd; annual-credit-report.cfd; and annual-credit-reportcom.cfd,
Domain Names,

Defendants.

Plaintiff Central Source LLC (“Central Source” or “Plaintiff”), through counsel, alleges as follows for its *in rem* Complaint against Defendants reannualcreditreport.site; freeannualcreditreports.club; freeannualcreditreports.shop; freeannualcreditreports.store; freeannualcreditreports.xyz; myannualcreditreport.club; myannualcreditreport.shop; myannualcreditreport.xyz; freeannualcreditreport.online, annual-credit-report-com.cfd, annual-credit-report.cfd, and annual-credit-reportcom.cfd (the “Defendant Domain Names”).

NATURE OF THE SUIT

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2 1. This is an *in rem* action for cybersquatting under the Federal Anti-
3 Cybersquatting Consumer Protection Act, 15 U.S.C. § 1125(d), filed in this District pursuant
4 to 15 U.S.C. § 1125(d)(2)(C) in that the registrars for each of the Defendant Domain Names
5 are situated in this District.

6 2. Recent government reports highlight the prevalence of cybersquatting,
7 associated trademark infringement, and attendant harm to consumers and brands.
8 Cybersquatting actors have grown more and more sophisticated with misuse of protected
9 marks, beyond simply seeking to gain internet traffic intended for the mark holder. Today’s
10 cybersquatters engage in bad acts including leveraging trademark recognition to distribute
11 computer viruses or “malware,” to collect visitors’ personal information for inappropriate
12 or illegal uses, to generate revenue by displaying pay-per-click advertisements related to the
13 legitimate site or, in the case of many of the Defendant Domain Names, to display
14 counterfeit versions of brand owners’ marks and goods or services.

15 3. The launch of new top-level domains (e.g., .club, .site, .live, .xyz, etc., as
16 alternatives to the traditional generic top-level domains .com, .net, and .org) has provided
17 new opportunities for cybersquatters to misuse and abuse protected marks for their own gain.

18 4. Studies have shown that over 95% of the 500 most popular sites on the Internet
19 are targets of “typosquatting”—registration or use of a domain name that represents a
20 typographical error of the legitimate site, and which is typically used to display
21 advertisements related to the legitimate site, to distribute computer viruses or “malware,” or
22 to collect visitors’ personal information for inappropriate or illegal uses.

23 5. Cybersquatting and typosquatting harms consumers by causing confusion with
24 the legitimate sites being sought by the consumers and very often results in consumers’
25 computers being infected with computer viruses, “bloatware” or other unwanted software,
26 consumer’s personal information being collected and misused, and/or consumers being
27 presented with an endless stream of unwanted advertisements.
28

1 unidentified person/entity using the privacy service Domains By Proxy, LLC to conceal
2 his/her/its identity and location. A copy of the domain name registration record is attached
3 hereto as Exhibit 1. The domain consists entirely of Central Source’s AnnualCreditReport
4 mark, with the addition of the descriptive word “free” and the generic top-level domain .site.

5 9. freeannualcreditreports.club is an Internet domain name which, according to
6 the domain name registration data, is registered with the registrar GoDaddy.com, LLC to an
7 unidentified person/entity using the privacy service Domains By Proxy, LLC to conceal
8 his/her/its identity and location. A copy of the domain name registration record is attached
9 hereto as Exhibit 2. The domain consists entirely of Central Source’s AnnualCreditReport
10 mark, with the addition of the descriptive word “free” and the generic top-level domain
11 .club. The website to which the domain resolves includes pay-per-click advertising
12 referencing credit reporting services related to those offered by Central Source.

13 10. freeannualcreditreports.shop is an Internet domain name which, according to
14 the domain name registration data, is registered with the registrar GoDaddy.com, LLC to an
15 unidentified person/entity using a privacy service to conceal his/her/its identity and location.
16 A copy of the domain name registration record is attached hereto as Exhibit 3. The domain
17 consists entirely of Central Source’s AnnualCreditReport mark, pluralized, with the addition
18 of the descriptive word “free” and the generic top-level domain .shop. The website to which
19 the domain resolves includes pay-per-click advertising referencing credit reporting services
20 related to those offered by Central Source.

21 11. freeannualcreditreports.store is an Internet domain name which, according to
22 the domain name registration data, is registered with the registrar GoDaddy.com, LLC to an
23 unidentified person/entity using the privacy service Domains By Proxy, LLC to conceal
24 his/her/its identity and location. A copy of the domain name registration record is attached
25 hereto as Exhibit 4. The domain consists entirely of Central Source’s AnnualCreditReport
26 mark, pluralized, with the addition of the descriptive word “free” and the generic top-level
27 domain .store. The website to which the domain resolves includes pay-per-click advertising
28 referencing credit reporting services related to those offered by Central Source.

1 12. freeannualcreditreports.xyz is an Internet domain name which, according to the
2 domain name registration data, is registered with the registrar GoDaddy.com, LLC to an
3 unidentified person/entity using the privacy service Domains By Proxy, LLC to conceal
4 his/her/its identity and location. A copy of the domain name registration record is attached
5 hereto as Exhibit 5. The domain consists entirely of Central Source’s AnnualCreditReport
6 mark, pluralized, with the addition of the descriptive word “free” and the generic top-level
7 domain .xyz.

8 13. myannualcreditreport.club is an Internet domain name which, according to the
9 domain name registration data, is registered with the registrar GoDaddy.com, LLC to an
10 unidentified person/entity using the privacy service Domains By Proxy, LLC to conceal
11 his/her/its identity and location. A copy of the domain name registration record is attached
12 hereto as Exhibit 6. The domain consists entirely of Central Source’s AnnualCreditReport
13 mark, with the addition of the descriptive word “my” and the generic top-level domain .club.
14 The website to which the domain resolves includes pay-per-click advertising referencing
15 credit reporting services related to those offered by Central Source.

16 14. myannualcreditreport.shop is an Internet domain name which, according to the
17 domain name registration data, is registered with the registrar GoDaddy.com, LLC to an
18 unidentified person/entity using a privacy service to conceal his/her/its identity and location.
19 A copy of the domain name registration record is attached hereto as Exhibit 7. The domain
20 consists entirely of Central Source’s AnnualCreditReport mark, with the addition of the
21 descriptive word “my” and the generic top-level domain .shop. The website to which the
22 domain resolves includes pay-per-click advertising referencing credit reporting services
23 related to those offered by Central Source.

24 15. myannualcreditreport.xyz is an Internet domain name which, according to the
25 domain name registration data, is registered with the registrar GoDaddy.com, LLC to an
26 unidentified person/entity using the privacy service Domains By Proxy, LLC to conceal
27 his/her/its identity and location. A copy of the domain name registration record is attached
28

1 hereto as Exhibit 8. The domain consists entirely of Central Source’s AnnualCreditReport
2 mark, with the addition of the descriptive word “my” and the generic top-level domain .xyz.

3 16. freeannualcreditreport.online is an Internet domain name which, according to
4 the domain name registration data, is registered with the registrar GoDaddy.com, LLC to an
5 unidentified person/entity using the privacy service Domains By Proxy, LLC to conceal
6 his/her/its identity and location. A copy of the domain name registration record is attached
7 hereto as Exhibit 9. The domain consists nearly entirely of Central Source’s
8 AnnualCreditReport mark, with the minor typographical error of an additional “l” following
9 the word “annual”, the additional descriptive word “free” and the generic top-level domain
10 .online. The website to which the domain resolves includes pay-per-click advertising
11 referencing credit reporting services related to those offered by Central Source.

12 17. annual-credit-report-com.cfd is an Internet domain name which, according to
13 the domain name registration data, is registered with the registrar NameSilo, LLC to an
14 individual identified as Clark Smith, “1432 Travis Street Baoan Disappeared,” Miami, FL,
15 85014. Upon information and belief, following an investigation of public records that
16 revealed no individual by that name associated with that address and that the street address
17 and zip code are inconsistent with one another, this identity is fictitious. A copy of the
18 domain name registration record is attached hereto as Exhibit 10. The domain consists nearly
19 entirely of Central Source’s AnnualCreditReport mark, with the insubstantial additions of
20 hyphens and “com” which would be mistaken as the top-level domain rather than a
21 distinguishing feature. The website to which the domain resolves includes pay-per-click
22 advertising that uses the AnnualCreditReport mark and references credit reporting services
23 related to those offered by Central Source.

24 18. annual-credit-report.cfd is an Internet domain name which, according to the
25 domain name registration data, is registered with the registrar NameSilo, LLC to an
26 individual identified as Clark Smith, “1432 Travis Street Baoan Disappeared,” Miami, FL,
27 85014. Upon information and belief, following an investigation of public records that
28 revealed no individual by that name associated with that address and that the street address

1 and zip code are inconsistent with one another, this identity is fictitious. A copy of the
2 domain name registration record is attached hereto as Exhibit 11. The domain consists nearly
3 entirely of Central Source’s AnnualCreditReport mark, with the insubstantial additions of
4 hyphens. The website to which the domain resolves includes pay-per-click advertising that
5 uses the AnnualCreditReport mark and references credit reporting services related to those
6 offered by Central Source.

7 19. annual-credit-reportcom.cfd is an Internet domain name which, according to
8 the domain name registration data, is registered with the registrar NameSilo, LLC to an
9 individual identified as Clark Smith, “1432 Travis Street Baoan Disappeared,” Miami, FL,
10 85014. Upon information and belief, following an investigation of public records that
11 revealed no individual by that name associated with that address and that the street address
12 and zip code are inconsistent with one another, this identity is fictitious. A copy of the
13 domain name registration record is attached hereto as Exhibit 12. The domain consists nearly
14 entirely of Central Source’s AnnualCreditReport mark, with the insubstantial additions of
15 hyphens and “com” which would be mistaken as the top-level domain rather than a
16 distinguishing feature. The website to which the domain resolves includes pay-per-click
17 advertising that uses the AnnualCreditReport mark and references credit reporting services
18 related to those offered by Central Source.

19 **JURISDICTION, VENUE AND JOINDER**

20 20. This is a civil action for federal cybersquatting in violation of the Anti-
21 Cybersquatting Consumer Protection Act, 15 U.S.C. § 1125(d).

22 21. This Court has original jurisdiction under 15 U.S.C. § 1121(a) and 28 U.S.C.
23 §§ 1331 and 1338(a).

24 22. This Court has *in rem* jurisdiction over the Defendant Domain Names pursuant
25 to 15 U.S.C. § 1125(d)(2)(A). *In rem* jurisdiction is appropriate under 15 U.S.C. §
26 1125(d)(2)(A)(ii) because there is either no registrant field corresponding with the
27 Defendant Domain Names, or where there is a registrant field, that field reflects a privacy
28 service, a fictitious person/entity, and/or an individual residing outside the United States,

1 and therefore Plaintiff cannot obtain *in personam* jurisdiction over a person who would have
2 been a defendant in a civil action under 15 U.S.C. § 1125(d)(1)(A) and/or Central Source,
3 despite its due diligence, has been unable to find a person who would have been a defendant
4 in a civil action under 15 U.S.C. § 1125(d)(1)(A).

5 23. Pursuant to 15 U.S.C. § 1125(d)(2)(A)(ii)(II)(aa), Central Source will give
6 notice of the violations of Central Source's rights, and Central Source's intent to proceed in
7 rem, to the contact addresses set forth in the registration records for each of the Defendant
8 Domain Names.

9 24. Venue is proper in this District pursuant to 15 U.S.C. § 1125(d)(2)(C) in that
10 the registrars for the Defendant Domain Names are situated in this judicial district. All of
11 the Defendant Domain Names are registered with the registrars GoDaddy.com, LLC and
12 NameSilo, LLC, which are located in Arizona.

13 25. Joinder of the Defendant Domain Names is proper under Fed. R. Civ. P.
14 20(a)(2) in that the *in rem* cybersquatting claim set forth herein appears to arise out of the
15 same series of transactions and the same questions of law are common to all of the Defendant
16 Domain Names. Specifically, since 2004, Central Source had protectible rights in the
17 AnnualCreditReport mark which was publicly launched and became widely known in 2004.
18 The subsequent bad faith registration and/or use of the Defendant Domain Names that
19 include extraneous words and/or typographical errors of Central Source's mark constitutes
20 cybersquatting on Central Source's famous mark. All of the Defendant Domain Names are
21 registered with one of two domain registrars, all of the domain registrant(s) have taken steps
22 to conceal their identities, and the Defendant Domain Names resolve to similar websites that
23 are related to or directly infringe the credit reporting services offered by Central Source.

24 **CENTRAL SOURCE'S RIGHTS**

25 26. Central Source was created in 2004 to provide consumers with a secure means
26 to request and obtain a free credit report once every 12 months in accordance with the Fair
27 and Accurate Credit Transactions Act. 15 U.S.C. § 1681j.
28

1 27. Central Source provides this service to consumers through a website and
2 service available at www.AnnualCreditReport.com, and AnnualCreditReport is the only
3 service/site authorized by the U.S. Federal Trade Commission and the Consumer Financial
4 Protection Bureau to provide this service.

5 28. Central Source registered the AnnualCreditReport.com domain name on June
6 25, 2004.

7 29. Over the course of June and July of 2004, Central Source registered a large
8 number of additional related domain names and now owns more than 600 domain names
9 representing typographical errors of AnnualCreditReport as a defensive measure intended
10 to protect consumers by limiting cybersquatting of domain name registrations related to
11 AnnualCreditReport.

12 30. Central Source began promoting the AnnualCreditReport mark and website in
13 a press release issued on November 23, 2004. This promotion resulted in several major
14 media organizations nationwide publishing stories that referenced the AnnualCreditReport
15 mark and the AnnualCreditReport.com website address. These organizations included *The*
16 *Chicago Tribune*, *The Kansas City Star*, *The New York Times*, *The Sacramento Bee*, *The*
17 *San Francisco Chronicle*, *The Star-Ledger*, *USA TODAY*, and *The Washington Post*.

18 31. As a result of Central Source's promotion of the AnnualCreditReport mark and
19 AnnualCreditReport.com domain name and the corresponding media coverage, consumers
20 immediately associated the AnnualCreditReport mark and the AnnualCreditReport.com
21 domain name with Central Source.

22 32. The AnnualCreditReport service was launched for public use on November 30,
23 2004.

24 33. Since opening for public use, AnnualCreditReport received more than
25 700,000,000 visits to AnnualCreditReport.com.

26 34. The U.S. Federal Trade Commission has engaged in a wide-ranging public
27 service campaign promoting AnnualCreditReport through informational websites, television
28 and Internet commercials, and audio public service announcements.

1 35. The Federal Trade Commission has also previously pursued unauthorized
2 Internet uses of AnnualCreditReport and typographical variations of AnnualCreditReport.

3 36. The Credit Card Accountability Responsibility and Disclosure Act (the “CARD
4 Act”) requires certain mandatory references to AnnualCreditReport.com whenever an
5 advertisement or website offers a free credit report.

6 37. Pursuant to 15 U.S.C. § 1681j(g):

7 [A]ny advertisement for a free credit report in any medium shall prominently disclose
8 in such advertisement that free credit reports are available under Federal law at:
9 “AnnualCreditReport.com” (or such other source as may be authorized under Federal
law).

10 38. Pursuant to 12 C.F.R. § 1022.138(b):

11 (3) Print advertisements. All advertisements for free credit reports in print shall
12 include the following disclosure in the form specified below and in close proximity
13 to the first mention of a free credit report. The first line of the disclosure shall be
14 centered and contain only the following language: “THIS NOTICE IS REQUIRED
15 BY LAW.” Immediately below the first line of the disclosure the following language
shall appear: “You have the right to a free credit report from AnnualCreditReport.com
or (877) 322-8228, the ONLY authorized source under Federal law.”

16 (4) Web sites. Any Web site offering free credit reports must display the disclosure
17 set forth in paragraphs (b)(4)(i), (ii), and (v) of this section on each page that mentions
18 a free credit report and on each page of the ordering process. (i) The first element of
19 the disclosure shall be a header that is centered and shall consist of the following text:
20 “THIS NOTICE IS REQUIRED BY LAW. ...”; (ii) The second element of the
21 disclosure shall appear below the header required by paragraph (b)(4)(i) and shall
22 consist of the following text: “You have the right to a free credit report from
23 AnnualCreditReport.com or (877) 322-8228, the ONLY authorized source under
24 Federal law.” The reference to AnnualCreditReport.com shall be an operational
25 hyperlink to the centralized source, underlined, and in the same color as the hyperlink
to consumerfinance.gov/learn more required in § 1022.138(b)(4)(i); (v) The third
26 element of the disclosure shall appear below the text required by paragraph (b)(4)(ii)
27 and shall be an operational hyperlink to AnnualCreditReport.com that appears as a
28 centered button containing the following language: “Take me to the authorized
source.”

39. The mandatory disclosures required by federal law under 15 U.S.C. § 1681j(g)
and 12 C.F.R. § 1022.138 have resulted in millions of references to AnnualCreditReport
being presented to consumers.

1 40. Through promotion of AnnualCreditReport by Central Source, the Federal
2 Trade Commission, and third parties that are statutorily required to identify
3 AnnualCreditReport, the AnnualCreditReport mark has become famous and/or distinctive
4 throughout the United States in connection with Central Source’s services.

5 41. The Defendant Domain Names represent unauthorized colorable imitations of
6 the AnnualCreditReport mark, which further demonstrates that the AnnualCreditReport
7 mark has acquired distinctiveness and was famous and/or distinctive prior to the time of
8 registration of the Defendant Domain Names.

9 42. Consumers have come to distinguish and recognize the legitimacy of Central
10 Source’s services as a result of the use and widespread promotion of the AnnualCreditReport
11 mark. The AnnualCreditReport mark is entitled to common law trademark rights.

12 43. The AnnualCreditReport mark is also registered on the Principal Trademark
13 Register of the U.S. Patent and Trademark Office under incontestable registration number
14 4152650. *See* Exhibit 13.

15 44. Central Source’s incontestable federal registration for the AnnualCreditReport
16 mark is conclusive evidence of the validity of the mark, of Central Source’s ownership of
17 the mark, and of Central Source’s exclusive right to use the mark in U.S. commerce.

18 **UNLAWFUL REGISTRATION AND/OR USE OF THE DOMAIN NAMES**

19 45. Central Source has engaged in significant efforts to protect consumers by *inter*
20 *alia* defensively registering domain names that represent typographical variations of
21 AnnualCreditReport and by pursuing the disabling of domain names that are being used to
22 confuse and mislead consumers.

23
24 46. Where necessary, Central Source also has successfully pursued legal action to
25 obtain the transfer to Central Source of domain names that infringe upon the
26 AnnualCreditReport mark and were registered and/or used in bad faith.
27
28

1 47. The Defendant Domain Names reflect either typographical errors known as
2 “typosquatting”) or wholesale incorporations of the AnnualCreditReport mark, with minor
3 variations such as pluralization, or the addition of descriptive terms like “free” or “my.”

4 48. Upon information and belief, the Defendant Domain Names were registered for
5 the purpose of, *inter alia*, obtaining Internet visitors when such visitors were attempting to
6 reach (or make a typographical error on their keyboard when attempting to reach)
7 AnnualCreditReport.com by typing “AnnualCreditReport.”

8 49. Upon information and belief, the registrant(s) of the Defendant Domain Names
9 receive compensation when Internet visitors, who were attempting to reach
10 AnnualCreditReport.com, are misdirected to the Defendant Domain Names, including
11 through use of pay-per-click advertising and the potential for downloading malware or
12 bloatware.

13 50. None of the Defendant Domain Names are configured to direct to websites that
14 are offering bona fide services.

15 51. The use of the AnnualCreditReport mark within the Defendant Domain Names
16 and/or associated websites is without authorization from Central Source.

17 52. Upon information and belief, the Defendant Domain Names do not and cannot
18 reflect the legal name of the registrant(s) of the Domain Names.

19 53. Upon information and belief, the registrant(s) of the Defendant Domain Names
20 have not engaged in bona fide noncommercial or fair use of the AnnualCreditReport mark
21 in a website accessible under the Domain Names.

22 54. The websites displayed by the registrant(s) of the Defendant Domain Names
23 are likely to be confused with Central Source’s legitimate online location at
24 AnnualCreditReport.com and actual consumer confusion is occurring in the marketplace.

25 55. Upon information and belief, the registrant(s) of the Defendant Domain Names
26 registered the Defendant Domain Names with intent to divert consumers away from Central
27 Source’s online location at AnnualCreditReport.com, for commercial gain, by creating a
28 likelihood of confusion as to the source, sponsorship, affiliation or endorsement of the

1 Defendant Domain Names and the sites displayed through use of the Defendant Domain
2 Names.

3 56. Upon information and belief, the Defendant Domain Names are being used to
4 display websites that do not comply with the mandatory disclosure provisions of 15 U.S.C.
5 § 1681j(g) and 12 C.F.R. § 1022.138.

6 57. Upon information and belief, the registrant(s) of the Defendant Domain Names
7 provided material and misleading false contact information when applying for and
8 maintaining the registration of the Defendant Domain Names in that they concealed
9 identifying information and/or the person or entity identified as the registrant of the
10 Defendant Domain Names is not the true owner of the Domain Names.

11 58. Upon information and belief, the registrant(s) of the Defendant Domain Names
12 use services that conceal a domain name owner's true contact information.

13 59. Upon information and belief, if the Defendant Domain Names were registered
14 by different people or entities, the registrants of the Defendant Domain Names acted in
15 concert given that the Defendant Domain Names used similar forms of cybersquatting and
16 were registered or updated within the same time frame. See Exs. 1-12.

17 **COUNT ONE:**

18 **(Violation of the Federal Anti-Cybersquatting Consumer Protection Act)**

19 60. Central Source repeats and realleges each and every allegation set forth in the
20 foregoing paragraphs, as though fully set forth herein.

21 61. Central Source's federally registered AnnualCreditReport mark is famous
22 and/or distinctive and was famous and/or distinctive prior to the time of registration of the
23 Defendant Domain Names.

24 62. The aforesaid acts by the registrant(s) of the Defendant Domain Names
25 constitute registration, maintenance, trafficking in, or use of domain names that are
26 confusingly similar to Central Source's AnnualCreditReport mark, with bad faith intent to
27 profit therefrom.
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RESPECTFULLY SUBMITTED this 12th day of May, 2025.

WILEY REIN LLP

By /s/ Adrienne J. Kosak
David E. Weslow (application for admission *pro hac vice* pending)
Adrienne J. Kosak (application for admission *pro hac vice* pending)
Victoria N. Lynch-Draper (application for admission *pro hac vice* pending)

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