

A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The federal *Fair Credit Reporting Act* (FCRA) is designed to promote accuracy, fairness and privacy of information in the files of every *Consumer Reporting Agency* (CRA). Most CRAs are Credit bureaus that gather and sell information about you—such as if you pay your bills on time or have filed bankruptcy—to creditors, employers, landlords and other businesses. You can find the complete text of FCRA, 15 U.S.C. 1681-1681u, at the Federal Trade Commission's web site (<http://www.ftc.gov>). The FCRA gives you specific rights, as outlined below. You may have additional rights under individual state laws. You may contact a state or local consumer protection agency or attorney general to learn those rights.

- **You must be told if information in your file had been used against you.** Anyone who uses information from a CRA to take action against you—such as denying an application for credit, insurance or employment—must tell you, and give the name, address and phone number of the CRA that provided the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file, and a list of everyone who has requested it recently. There is no charge for the report if a person has taken action against you because of information supplied by the CRA, if you request the report in 60 days of receiving notice of the action. You are also entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days; (2) you are on welfare; or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information sources all relevant evidence you submit, unless the dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source must also advise national CRAs—to which it has provided the data—of error). The CRA must give you a written copy of the investigation, and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include a summary of your statement in future reports. If an item is deleted or a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate information or unverified information from its files, usually within 30 days after you dispute it. *The CRA, however, is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified.* If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give you written notice telling you it has reinserted the item. The notice must include the name, address, and phone number of the information source.
- **You can dispute inaccurate items with the source of information.** If you tell anyone—such as a creditor who reports to a CRA—that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition,

once you've notified the source of the error in writing, it may not continue to report the information if it is, in fact, in error.

- **Outdated information may not be reported.** In most cases, a CRA may not report negative information, that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA—usually to consider an application with a creditor, employer, landlord, or other business.
- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer, or prospective employer, without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free phone number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete, and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or (in some cases) a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA:

FOR QUESTIONS OR CONCERNS REGARDING:	CONTACT:
CRA's, creditors, and others not listed below	Federal Trade Commission Consumer Response Center – FCRA Washington DC 20580 (877) 382 4367 [toll free]
National banks, federal branches/agencies of foreign banks (word 'National' or initials 'N.A.' appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6 – 6 Washington DC 20219 (800) 613 6743 [toll free]
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington DC 20551 (202) 452 3693
Savings associations and federally chartered savings banks (word 'Federal' or initials 'F.S.B.' in federal institution's name)	Office of Thrift Supervision Consumer Programs 1700 G. Street, NW Washington, DC 20552 (202) 906 6000

Federal Credit Unions (words “Federal Credit Union” appear in institution’s name)	National Credit Union Administration 1775 Duke St Alexandria VA 22314 (703) 518 6360
State-chartered banks that are not members of the Federal Reserve system	Federal Deposit Insurance Corporation Division of Compliance & Consumer Affairs Washington DC 20429 (800) 934 FDIC
Air, surface or rail common carriers by the former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation Office of Financial Management Washington DC 20590 (202) 366 1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator – GIPSA Washington DC 20250 (202) 720 7051