

# Summary of Your Rights Under the Fair Credit Reporting Act

Our comments & addition information is in red.

(As designed by the Federal Trade Commission)

Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la FTC, Consumer Financial Protection Bureau, Room 130-A, 600 Pennsylvania Avenue N.W., Washington, D.C. 20580.  
Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records).

You may have even more rights, depending on the laws of your state. For a complete list of all CRA's see our WebLinks.

Here is a summary of your major rights under the FCRA. For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment "or to take another adverse action against you" must tell you, and must give you the name, address, and phone number of the agency that provided the information.

The agency may not necessarily be the big 3 - Experian, Equifax, or TransUnion. If you do not qualify for the best rate, ask these three questions: 1) What was my credit score? 2) What score would of qualified me for the best rate? 3) Give me the name, address and number of the agency that provided you my report?

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies.

• You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your "file disclosure"). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;

- you are the victim of identity theft and place a fraud alert in your file;

- your file contains inaccurate information as a result of fraud;

- you are on public assistance;

- you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

To order a free copy of your credit report call 1-877-322-8228.

The big 3 national CRA's are:  
Equifax Credit Information Services

PO Box 740241

Atlanta, GA 30374

(800)685-1111  
Trans Union Consumer Relations

PO Box 390

Springfield, PA 19064

(800) 916-8800  
Experian National Consumer Assistance Center

P.O. Box 949

Allen, TX 75013

(888) 397-3742

We have found that most credit grantors will give you a copy of your credit report - Just Ask.

â€¢ You have the right to ask for a credit score. Credit scores are numerical summaries of your creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

â€¢ You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.

You must receive a written record of the investigation within 30 days along with a copy of your credit record if it was changed. If you are not satisfied with the results of the investigation, you can add a brief statement to your record. The credit bureau must include a summary of your statement with future releases of your report. If an item is deleted or a dispute statement added, you may ask that anyone who has recently received your record be notified of the change.

â€¢ Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.

â€¢ Consumer reporting agencies may not report outdated negative information. In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.

Access to your file is limited. A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.

You must give your consent for reports to be provided to employers. A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

You may limit “prescreened” offers of credit and insurance you get based on information in your credit report. Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.

You may seek damages from violators. If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.

Identity theft victims and active duty military personnel have additional rights. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your rights, contact:

TYPE OF BUSINESS:

CONTACT :

1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates

Bureau of Consumer Financial Protection

1700 G Street, N.W.,

Washington, DC 20552

b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:

Federal Trade Commission

Consumer Response Center - FCRA

Washington, DC 20580

1-877-382-4357

2. To the extent not included in item 1 above: Office of the Comptroller of the Currency

a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks

Customer Assistance Group

1301 McKinney Street, Suite 3450,

Houston, TX 77010-9050

b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and insured state branches of foreign banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act

Federal Reserve Consumer Help (FRCH)

PO Box 1200

Minneapolis, MN 55480

c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and Insured state savings associations

FDIC Consumer Response Center Banks,

1100 Walnut Street, Box #11,

Kansas City, MO 64106

d. Federal credit unions

National Credit Union Administration  
Office of Consumer Protection (OCP)  
Division of Consumer Compliance and Outreach (DCCO)  
1775 Duke Street,  
Alexandria, VA 22314

3. Air carriers

Asst. General Counsel for Aviation Enforcement & Proceedings  
Aviation Consumer Protection Division  
Department of Transportation  
1200 New Jersey Avenue, S.E.  
Washington DC 20590  
1-202-366-1306

4. Creditors Subject to surface Transportation Board

Office of Proceedings, Surface Transportation Board  
Department of Transportation  
395 E Street, S.W.,  
Washington, DC 20423

5. Creditors subject to Packers and Stockyards Act, 1921

Nearest Packers and Stockyards Administration area supervisor

## 6. Small Business investment Companies

Associate Deputy Administrator for Capital Access

United States Small Business Administration

409 Third Street, SW , 8th Floor,

Washington, DC 20416

## 7. Brokers and Dealers

Securities and Exchange Commission

100 F Street, N.E.,

Washington, DC 20549

## 8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations

Farm Credit Administration

1501 Farm Credit Drive,

McLean, VA 22102-5090

## 9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

FTC Regional Office for region in which the creditor operates or

Federal Trade Commission,

Consumer Response Center - FCRA

Washington, DC 20580

1-877-382-4357

See Related Articles:

Everything You Need to Know About Opting-Out  
Disputes & the FCRA  
Use of AnnualCreditReport.com website may lead to loss of privacy  
FACT, E-OSCAR and Inaccurate Credit Reports  
Adverse Action Compliance

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