***Para informacionenespanol, visitewww.ftc.gov/credit o escribe a la FTC Consumer Response***

***Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.***

**A 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). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, goto www.ftc.gov/credit or write to: Consumer Response Center, Room 130-A, Federal TradeCommission, 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 usesa 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, andmust give you the name, address, and phone number of the agency that provided theinformation.
* **You have the right to know what is in your file.** You may request and obtain all theinformation 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 Securitynumber. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
1. A person has taken adverse action against you because of information in your creditreport;
2. You are the victim of identity theft and place a fraud alert in your file;
3. Your file contains inaccurate information as a result of fraud;
4. You are on public assistance;
5. You are unemployed but expect to apply for employment within 60 days.

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. See www.ftc.gov/credit for additional information.

* **You have the right to ask for a credit score.** Credit scores are numerical summaries of yourcredit-worthiness based on information from credit bureaus. You may request a credit scorefrom consumer reporting agencies that create scores or distribute scores used in residential realproperty loans, but you will have to pay for it. In some mortgage transactions, you will receivecredit score information for free from the mortgage lender.
* **You have the right to dispute incomplete or inaccurate information.** If you identifyinformation in your file that is incomplete or inaccurate, and report it to the consumer reportingagency, the agency must investigate unless your dispute is frivolous. See [www.ftc.gov/credit](http://www.ftc.gov/credit)for an explanation of dispute procedures.
* **Consumer reporting agencies must correct or delete inaccurate, incomplete, orunverifiable information.** Inaccurate, incomplete or unverifiable information must beremoved or corrected, usually within 30 days. However, a consumer reporting agency maycontinue to report information it has verified as accurate.
* **Consumer reporting agencies may not report outdated negative information.** In mostcases, a consumer reporting agency may not report negative information that is more thanseven years old, or bankruptcies that are more than 10 years old.
* **Access to your file is limited.** A consumer reporting agency may provide information aboutyou 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 foraccess.
* **You must give your consent for reports to be provided to employers.** A consumerreporting agency may not give out information about you to your employer, or a potentialemployer, without your written consent given to the employer. Written consent generally isnot required in the trucking industry. For more information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
* **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 includea toll-free phone number you can call if you choose to remove your name and address from thelists these offers are based on. You may opt-out with the nationwide credit bureaus at1-888-5-OPTOUT (1-888-567-8688).
* **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, auser of consumer reports or a furnisher of information to a consumer reporting agency violatesthe FCRA, you may be able to sue in state or federal court.
* **Identity theft victims and active duty military personnel have additional rights.** For moreinformation, visit www.ftc.gov/credit.

**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. Federal enforcers are:**

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| **Type of Business** | **Contact** |
| **Consumer reporting agencies, creditors and others not listed below** | **Federal Trade Commission: Consumer Response Center - FCRA****Washington, DC 20580 1-877-382-4357** |
| **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** |
| **Federal Reserve System member banks (except national banks,****and federal branches/agencies of foreign banks)** | **Federal Reserve Consumer Help (FRCH)****P O Box 1200****Minneapolis, MN 55480****Telephone: 888-851-1920****Website Address: www.federalreserveconsumerhelp.gov****Email Address: ConsumerHelp@FederalReserve.gov** |
| **Savings associations and federally chartered savings banks (word****"Federal" or initials "F.S.B." appear in federal institution's name)** | **Office of Thrift Supervision****Consumer Complaints****Washington, DC 20552 800-842-6929** |
| **Federal credit unions (words "Federal Credit Union" appear in****institution's name)** | **National Credit Union Administration****1775 Duke Street****Alexandria, VA 22314 703-519-4600** |
| **State-chartered banks that are not members of the Federal Reserve****System** | **Federal Deposit Insurance Corporation****Consumer Response Center, 2345 Grand Avenue, Suite 100****Kansas City, Missouri 64108-2638 1-877-275-3342** |
| **Air, surface, or rail common carriers regulated by 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** |