

## 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 the 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 FCRA. **For more information, including information about additional rights, go to [www.ftc.gov/credit](http://www.ftc.gov/credit) or write to: Consumer Response Center, 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
- **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 report 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 or consumer 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, 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](http://www.ftc.gov/credit) for additional information.

- **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.ftc.gov/credit](http://www.ftc.gov/credit) for an explanation of dispute procedures.
- **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

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- consumer reporting agency may continue to report information it has verified as accurate.
- **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 or employer. 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 or employer, or a potential employer, without your written consent given to the employer. Written consent is generally not required in the trucking industry. For information, go to [www.ftc.gov/credit](http://www.ftc.gov/credit).
- **You may seek damages for 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 FCRA, you may be able to sue in state or federal court.

**To dispute any item in your consumer report or to obtain a free copy of your report you may call toll free 1-888/636-3693 or you may write to the following Consumer Reporting Agency:**

Consumer Department  
Kress Employment Screening  
320 Westcott, Suite 108  
Houston, TX 77007-7045

**When making your request in writing you must include your complete name, address, phone number, social security number, a legible photostat copy of your drivers license and, if applicable, the details of your dispute.**

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 Enforcement Contact:  
Federal Trade Commission:  
Consumer Response Center—FCRA  
Washington, DC 20580  
1-877-382-4357