

All users of consumer reports must comply with all applicable regulations, including regulations promulgated after this notice was first prescribed in 2004. Information about applicable regulations currently in effect can be found at the Consumer Financial Protection Bureau's website, www.consumerfinance.gov/learnmore.

C. Users Must Notify Consumers When Adverse Actions Are Taken

The term "adverse action" is defined very broadly by Section 603.

the consumer's file.

F. Users Have Obligations When Disposing of Records

II. CREDITORS MUST MAKE ADDITIONAL DISCLOSURES

credit scores to applicants, including the disclos

Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1618 et seq.:

All furnishers of consumer reports must comply with all applicable regulations, including regulations promulgated after this notice was first prescribed in 2004. Information about applicable regulations currently in effect can be found at the Consumer Finance Information Center at www.consumerfinance.gov/learnmore. Q F L D O 3 U R W H F W L R Q % X U H D X ¶ V Z H E V L W H

NOTICE TO FURNISHERS OF INFORMATION:

The Consumer Financial Protection Bureau website, www.consumerfinance.gov/learnmore, has more information about the FCRA.

Citations for FCRA sections in the U.S. Code, 15 U.S.C. § 1681 et seq.:

	15 U.S.C. 1681	Section 615	15 U.S.C. 1681m
Section 603	15 U.S.C. 1681a	Section 616	15 U.S.C. 1681n
Section 604	15 U.S.C. 1681b	Section 617	15 U.S.C. 1681o
Section 605	15 U.S.C. 1681c	Section 618	15 U.S.C. 1681p
Section 605A	15 U.S.C. 1681c1	Section 619	15 U.S.C. 1681q
Section 605B	15 U.S.C. 1681c2	Section 620	15 U.S.C. 1681r
Section 606	15 U.S.C. 1681d	Section 621	15 U.S.C. 1681s
Section 607	15 U.S.C. 1681e	Section 622	15 U.S.C. 1681s1
Section 608	15 U.S.C. 1681f	Section 623	15 U.S.C. 1681s2
Section 609	15 U.S.C. 1681g	Section 624	15 U.S.C. 1681t
Section 610	15 U.S.C. 1681h	Section 625	15 U.S.C. 1681u
Section 611	15 U.S.C. 1681i	Section 626	15 U.S.C. 1681v
Section 612	15 U.S.C. 1681j	Section 627	15 U.S.C. 1681w
Section 613	15 U.S.C. 1681k	Section 628	15 U.S.C. 1681x
Section 614	15 U.S.C. 1681l	Section 629	15 U.S.C. 1681y

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escriba a la Consumer Financial Protection Bureau, 1700 G Street, N.W., Washington, DC 20006.

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:

• 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 that is in your file. 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 file disclosure if:

- You have been denied credit, insurance, or employment.
- You have been charged more than the market rate for credit.
- You have been charged more than the market rate for insurance.
- You have been charged more than the market rate for employment.
- You have been charged more than the market rate for a service.
- You have been charged more than the market rate for a product.
- You have been charged more than the market rate for a loan.
- You have been charged more than the market rate for a mortgage.
- You have been charged more than the market rate for a car loan.
- You have been charged more than the market rate for a credit card.
- You have been charged more than the market rate for a bank account.
- You have been charged more than the market rate for a utility service.
- You have been charged more than the market rate for a telephone service.
- You have been charged more than the market rate for an internet service.
- You have been charged more than the market rate for a cable service.
- You have been charged more than the market rate for a satellite service.
- You have been charged more than the market rate for a streaming service.
- You have been charged more than the market rate for a subscription service.
- You have been charged more than the market rate for a membership service.
- You have been charged more than the market rate for a franchise fee.
- You have been charged more than the market rate for a royalty fee.
- You have been charged more than the market rate for a license fee.
- You have been charged more than the market rate for a trademark fee.
- You have been charged more than the market rate for a patent fee.
- You have been charged more than the market rate for a copyright fee.
- You have been charged more than the market rate for a trademark fee.
- You have been charged more than the market rate for a patent fee.
- You have been charged more than the market rate for a copyright fee.

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 for additional information.

• You have the right to ask for a credit score. Credit scores are numerical summaries of your credit.

or corrected, usually within 30 days. However, a 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, 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

You may opt out of having your name and address listed in your credit report. You may opt out with the nationwide credit bureaus at 1-888-567-8688.

You may seek damages from violators of 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

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 federal rights, contact:

TYPE OF BUSINESS:

- 1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.
- b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:

2. To the extent not included in item 1 above:

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

CONTACT:

- a. Bureau of Consumer Financial Protection
1700 G Street NW
Washington, DC 20006
- b. Federal Trade Commission: Consumer Response Center ±FCRA
Washington, DC 20580
(877) 382-4357