



## CONSUMER'S BILL OF RIGHTS In Credit Reporting

If a consumer has been denied credit because of incorrect or incomplete information contained in a report furnished by a Consumer Reporting Agency, the law grants them certain rights, including the following:

1. The right to request in writing and to obtain from the Agency, upon proper identification of the Consumer, the nature and substance of all information contained in the Agency's files at the time of the request.
2. The right to request in writing and to obtain from the Agency, upon proper identification of the Consumer, the sources of all information (except investigative reports).
3. The names and addresses of all recipients of an adverse report, concerning the Consumer given within six months of the date of the request, or within two years of the request if the report was given for employment purposes.
4. The right to request in writing the adverse information contained in an adverse report about the Consumer, and the right to have the Consumer's version of the dispute placed in the Agency's file and included in future consumer reports.
5. The right to request in writing that adverse information believed by the Consumer to be incorrect or incomplete, be reinvestigated by the Agency (unless the request is frivolous), and if the information is then found to be incorrect, or if it cannot be verified, the right to have the Agency remove such information from the Consumer's file.
6. The right to request in writing and to obtain from the Agency a copy of all information to which the Consumer is entitled, **without charge**, in cases where the Consumer; a) has been denied credit, insurance or employment, within sixty days of the Consumer's request; b) is unemployed and intends to apply for employment in the next 60 days; c) is a recipient of public welfare assistance; or d) has reason to believe that the file at the agency contains inaccurate information due to fraud. Otherwise, the Agency is permitted to charge a reasonable fee for giving the Consumer this information.
7. The right to request the Agency in writing that it notify (without charge) those named by the Consumer who previously received the incorrect or incomplete information that such information has been deleted from the consumer's file.
8. The right to request the Agency in writing to send the Consumer's version of the dispute to certain companies for a reasonable fee.
9. The right to have the Agency withhold a Consumer's report from anyone who under the law does not have a legitimate need for the information.
10. The right not to have adverse information reported by the Agency after seven years (except for bankruptcy, which is ten years).