

## **A Summary of Your Rights under the Federal Fair Credit Reporting Act**

*Para informacion en espanol, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G St. NW, Washington, DC 20552.*

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, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G St. NW, Washington, DC 20552.**

- **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 obtain a copy of your consumer disclosure report.** 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; or
  - 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. You can request a copy of your Chex Systems, Inc. (ChexSystems) consumer disclosure report by visiting our website at [www.chexsystems.com](http://www.chexsystems.com), by voice messaging at 800.428.9623, or by mail at Chex Systems, Inc., Attn: Consumer Relations, PO Box 583399, Minneapolis, MN 55458.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness 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 may have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender. To request your ChexSystems consumer score, you may print the Consumer Score Order Form from our website at [www.chexsystems.com](http://www.chexsystems.com) or call us at 800.513.7125 to request that we send the form to you. Complete and mail the Consumer Score Order Form to Chex Systems, Inc., Attn: Consumer Relations, PO Box 583399, Minneapolis, MN 55458.
- **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.
- **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.

- **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.
- **Consumer reporting agencies are not required to remove accurate derogatory information from the file of a consumer,** unless the information is outdated or cannot be verified.
- **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 888.5 OPTOUT (888.567.8688). You may opt out with Chex Systems, Inc. at 877.678.6885 or by visiting our website at [www.chexsystems.com](http://www.chexsystems.com).
- **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.
- **You may submit a complaint** regarding ChexSystems and/or relevant furnishers by mail to Chex Systems, Inc., Attn: Consumer Relations, PO Box 583399, Minneapolis, MN 55458, or by contacting the Consumer Financial Protection Bureau at [www.consumerfinance.gov/complaints](http://www.consumerfinance.gov/complaints) or your state’s Attorney General at [www.usa.gov/state-attorney-general](http://www.usa.gov/state-attorney-general).
- **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 federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357

<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency          Customer Assistance Group          P.O. Box 53570          Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center          P.O. Box 1200          Minneapolis, MN 55480</p> <p>c. Division of Depositor and Consumer Protection          National Center for Consumer and Depositor Assistance          Federal Deposit Insurance Corporation          1100 Walnut Street, Box #11          Kansas City, MO 64106</p> <p>d. National Credit Union Administration          Office of Consumer Financial Protection          1775 Duke Street          Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Assistant General Counsel for Office of Aviation Consumer Protection          Department of Transportation          1200 New Jersey Avenue SE          Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Public Assistance, Governmental Affairs, and Compliance          Surface Transportation Board          395 E Street SW          Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Division Regional Office</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Administrator, Office of Capital Access          United States Small Business Administration          409 Third Street SW, Suite 8200          Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission          100 F Street NE          Washington, DC 20549</p>
<p>8. Institutions that are members of the Farm Credit System</p>	<p>Farm Credit Administration          1501 Farm Credit Drive          McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission          Consumer Response Center          600 Pennsylvania Avenue NW          Washington, DC 20580          (877) 382-4357</p>

### ChexSystems Notice to Consumers

In addition to the information listed in this document, the following may also apply to you. If you need further assistance in understanding your ChexSystems consumer disclosure report, you may call our toll-free number, 800.513.7125, at which personnel are accessible to you during normal business hours. In most circumstances, ChexSystems does not currently require a consumer to pay a fee to obtain a consumer disclosure report.

- **California:** Under California Civil Code, Consumer Credit Reporting Agencies Act, Section 1785.19, you have the right to bring civil action against anyone who improperly obtains access to a file or knowingly or willfully misuses file data.

- **Colorado:** You may call our toll-free number and speak directly to a ChexSystems representative to notify us of disputed information contained in your file. After following all dispute procedures, you may have the right to dispute resolution under the Colorado Consumer Credit Reporting Act, Section 12-14.3-107, Consumers right to file action in court or arbitrate disputes. **Colorado State Consumers have the right to obtain a security freeze for their children or legal wards.** You may obtain from a consumer reporting agency a credit report security freeze for your child who is under sixteen years of age or for your legal ward. If a consumer report has not yet been created for your child or legal ward, you may request that a consumer reporting agency create a consumer record for him or her and place a security freeze on his or her consumer record. You will not be charged to have a security freeze placed on your child's or legal ward's consumer report or to have a consumer record created for your child or legal ward and to have a security freeze placed on the consumer record. You will not be charged to have a security freeze placed on or removed from your child's or legal ward's report or record.
- **Connecticut:** Under Connecticut law, if after an investigation you are not satisfied with your consumer report, you may contact the Connecticut Department of Banking. You have the right to bring civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file.
- **Maine:** Under Maine law, a consumer reporting agency must verify or remove disputed information within 21 days from the date the dispute was received.
- **Maryland:** You have the right submit complaints to the Commissioner of Banking and Consumer Credit at 500 Calvert St., Suite 402, Baltimore, MD 21202 or call 888.784.0136. This document explains your rights with regard to the services provided by ChexSystems under Maryland Commercial Law, Subtitle 12, Consumer Reporting Agencies.
- **Massachusetts:** Under Massachusetts law, we must provide someone to help you interpret the information in your file. We must modify or remove inaccurate information after investigation of your dispute. We may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be provided to us. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the provisions of the credit reporting act.
- **Texas:** After you have followed the dispute procedures and have received the results of an investigation, you may be entitled to dispute resolution under Title 2, Business & Commerce Code, Chapter 20, Regulation of Consumer Credit Reporting Agencies, Section 20.08, Consumer's Right To File Action In Court Or Arbitrate Disputes.
- **Washington:** In accordance with Washington statute (Title 19 RCW, Chapter 182), the information on the previous pages explains your rights with regard to the services provided by ChexSystems. The agency responsible for the enforcement of this statute is: Attorney General of Washington, 800 5th Avenue, Suite 2000, Seattle, WA 98104-3188. Statewide toll-free number: 800.551.4636.