



[Credit Report Legend](#)

[Dispute Form](#)

[Important Information](#)

[FCRA Summary of Rights](#)

[CFPB Rights on Security Freeze](#)

[FCRA - Remediating the Effects of Identity Theft](#)

[CRA and Federal Agency Information](#)



Direct to Consumer Credit Report Legend

1 E C O A	2 W H O S E	3 C R E D I T O R	4 D A T E R E P O R T E D	5 D A T E O P E N E D		6 C R E D I T		7 B A L A N C E	8 P A S T D U E	9 M O - R E V	10			11 S T A T U S
				DLA	ACCT TYPE	TERMS	30				60	90+	SOURCE	
B	B	WASHINGTON MUTUAL FA ACCT000014 History: 02/12; 211-0 Late Dates: 2/12-60, 1/12-30, 12/11-30 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST	02/12	08/11 01/12	\$204000	MTG	\$203524 360 \$1549	\$3097	6		2	1	0	DELINQ 60 XP/TJ/EE
B	B	WASHINGTON MUTUAL FA ACCT000015 History: 02/12; 110-0 Late Dates: 2/12-30, 1/12-30 SECOND MORTGAGE	02/12	08/11 02/12	\$51000	MTG	\$50924 360 \$482	\$481	6		2	0	0	DELINQ 30 XP/TJ/EE
B	B	CHRYSLER FINANCIAL ACCT000012 History: 02/12; 0001110000 Late Dates: 11/11-30, 10/11-30, 9/11-30	02/12	05/11 02/12	\$25445	AUTO	\$23220 072 \$483	\$0	10		3	0	0	CUR WAS 30 XP/TJ/EE

1. ECOA Codes

<p>A: Authorized user - A joint account where the borrower is an authorized user but has no contractual responsibility.</p> <p>I: Individual account - An account solely for this borrower.</p> <p>B: Borrower's account - An account solely for the borrower.</p> <p>C: Co-borrower's account - An account solely for the co-borrower.</p> <p>J: Joint account - An account for which both spouses are contractually liable.</p> <p>M: Maker - An account where the borrower is primarily responsible, having a cosigner (co-maker) with no spousal relationship to assume liability if the borrower defaults.</p>	<p>S: Co-maker - An account for which the borrower is the co-signer, with no spousal relationship, who becomes liable if the primary signer [or Maker] defaults.</p> <p>P: Participating account - A joint account for which contractual liability cannot be determined.</p> <p>T: Terminated - A joint or co-signed account where the borrower is no longer associated with the account.</p> <p>X: Deceased - The borrower has been reported deceased.</p> <p>U: Undesignated account - An account that has not yet been designated.</p>
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2. Whose

- B:** Account returns from repositories under borrower's name
- C:** Account returns from repositories under co-applicant's name
- J:** Account returns from the repositories under both applicant and co-applicant names.

3. Creditor

This shows the name of the creditor that the borrower has an account with, as well as the **Account Number** beneath it. Beneath the account number is the **History** field which details the **Late Days** field which tells you the dates of late payments and the number of days they were past due.

4. Reported

This is the date of the last report the creditor gave to the credit bureau.

5. Date Opened and DLA

Date Opened: The date that the account was originally opened.

DLA: This is the date of the last recorded activity on the account.

6. High Credit or Limit and Account Types

High Credit: This is the highest amount borrowed on this account. This shows only if it is a charge account.

The **Account Type** is indicated by one of the following codes:

MTG: Mortgage	REV: Revolving account
INST: Installation account	OPEN: Open account
AUTO: Auto loan	EDU: Education account
COLL: Account in collections	COSI: Co-signer account
	LEAS: Leasing account

7. Balance and Terms

Balance: The amount of money owed on the account as of the last date reported.

Terms: The first number indicates # of months, and the second figure indicates the amount.

8. Past Due

This is the amount that is past due on the account.

9. Mo Rev

This field indicates the number of months this account has been reviewed by the bureau.

10. Past 30 60 90 Days

These fields indicate how many times the account has been 30, 60, or 90 days past due.

11. Source and Status

The **Account Source** describes which of the three bureaus the tradeline data is from. The **Account Status** is indicated by one of the codes below:

AS AGREED - current/as agreed	CUR WAS REPO - current was repossessions	PAID COLL - Paid was collection
BANKRUPTCY - bankruptcy	CURRENT - current	PAID FORE - paid was foreclosure
CHARGE OFF - charge off	DEFRD PAY - payment deferred	PAID REPO - paid was repossession
CLOS NP AA - closed/Not paid as agreed	DELETED - deleted	PAY PLAN - paying under payment plan
CLOSED - closed account	DELINQ 120+ - 120+ days	PD WAS 120+ - paid was 120+
CO NOW PAY - now paying/was charge off	DELINQ 30 - 30 days	PD WAS 30 - paid was 30
COLLECTION - placed for collection	DELINQ 60 - 60 days	PD WAS 60 - paid was 60
CRCDLOST - credit card lost	DELINQ 90 - 90 days	PD WAS 90 - paid was 90
CUR WAS 120+ - current was 120+	FORECLOS - foreclosure	REPOSESS - repossession
CUR WAS 30 - current was 30	GOV CLAIM - claim filed with government for insured portion of balance on loan	SCNL - Cannot locate consumer
CUR WAS 60 - current was 60	INACTIVE - inactive	SETTLED - settled
CUR WAS 90 - current was 90	NO STATUS - no status	TOO NEW RT - too new to report
CUR WAS BK - current was bankruptcy	PAID - paid account	TRANSFERRED - transferred account
CUR WAS COLL - current was collection	PAID CHGOFF - paid was charge off	VOL SUR - voluntary surrender
CUR WAS FORE - current was foreclosure		

What is a credit score?

A credit score is a prediction of your credit behavior, such as how likely you are to pay a loan back on time, based on information from your credit reports.

Companies use credit scores to make decisions on whether to offer you a mortgage, credit card, auto loan, and other credit products, as well as for tenant screening and insurance. They are also used to determine the interest rate and credit limit you receive.

Companies use a mathematical formula—called a scoring model—to create your credit score from the information in your credit report.

What factors impact my credit score?

Factors that are typically considered by credit scoring models include:

- Your bill-paying history
- Your current unpaid debt
- The number and type of loan accounts you have
- How long you have had your loan accounts open
- How much of your available credit you're using
- New applications for credit
- Whether you have had a debt sent to collection, a foreclosure, or a bankruptcy, and how long ago

You do not have just “one” credit score. Each credit score depends on the data used to calculate it, and it may differ depending on the scoring model (which itself may depend on the type of loan product the score will be used for), the source of the data used, and even the day when it was calculated.

Usually, a higher score makes it easier to qualify for a loan and may result in a better interest rate or loan terms. Most credit scores range from 300-850.

You have many different credit scores

It's normal to see slightly different numbers

EXAMPLE:



You saw your credit score online, provided by your credit card company

EXAMPLE:



You signed up for a separate, free credit monitoring service, and checked your score there

EXAMPLE:



Your auto lender showed you the credit score it used to evaluate your loan application

TIP: At a given point in time, lenders are probably looking at slightly different scores than the ones you see.

Scores are calculated at different times, in different ways



Credit report data

A score uses data from a credit reporting company, and each may have slightly different data:

- Equifax
- TransUnion
- Experian
- Others



Timing

Your scores are not calculated on a fixed schedule, so they depend on:

- When data is updated at a reporting company
- When your score is actually calculated



Scoring models

Companies have created multiple versions of their scoring models and update them frequently:

- FICO
- VantageScore
- Other custom models

TIP: Parts of the credit score business are beyond your control. What you can do is make it a habit to check your credit reports each year through annualcreditreport.com and fix any errors.

Your credit history and behavior form the basis of your credit scores



Payment history



Current unpaid debt



Length of credit history



% of available credit used



Type of debt and when it started



New applications for credit

TIP: The way you use and repay debt affects your credit score, so your score can be helpful in tracking and improving your credit use and behavior. Paying loans on time and staying well below your credit limit helps you get and keep good credit scores.

Legal disclaimer

The content on the packet provides general consumer information. It is not legal advice or regulatory guidance. The Sarma updates this information periodically.



DIRECT CREDIT REPORT™

DISPUTE FORM

*This form is being provided as a simplified means of communicating legitimate disputes only.
By no means should accurate, valid and verifiable information be disputed.*

STEPS TO DISPUTE THE ACCURACY OF ANY ITEM ON YOUR CREDIT REPORT

1. PLEASE READ "IMPORTANT INFORMATION" BEFORE COMPLETING THIS DISPUTE FORM.
2. Fill out this Dispute Form completely,- supply photocopies of all proof of payment and/or documentation.
3. If you dispute information from more than one agency, fill out a separate form and dispute the information directly with them.
4. If your identifying information differs from the information listed on the credit report, a photocopy of your driver's license, Social Security card and a recent utility bill will help the Credit Reporting Agency expedite the reinvestigation.
5. Keep a photocopy of all information mailed to the Credit Reporting Agencies for your records.
6. Sign and mail directly to the Credit Reporting Agency who reported the information. The addresses are listed at the bottom of this form.

PLEASE USE A SEPARATE DISPUTE FORM FOR EACH CREDIT REPORTING AGENCY

Last Name _____ First Name _____ Middle Initial _____ Jr,Sr,II,III,IV _____
 Address _____ Social Security Number _____
 City _____ State _____ Zip Code _____ Date of Birth _____
 Previous Address _____ City _____ State _____ Zip Code _____

DISPUTED ACCOUNT INFORMATION

Please read "IMPORTANT INFORMATION" on the back, before completing this dispute form.

1. Company name _____
 Account # _____
 Not my account Never paid late
 Included in Bankruptcy Paid in full
 Other: (please explain) _____

3. Company name _____
 Account # _____
 Not my account Never paid late
 Included in Bankruptcy Paid in full
 Other: (please explain) _____

2. Company name _____
 Account # _____
 Not my account Never paid late
 Included in Bankruptcy Paid in full
 Other: (please explain) _____

4. Company name _____
 Account # _____
 Not my account Never paid late
 Included in Bankruptcy Paid in full
 Other: (please explain) _____

At your request, the Credit Reporting Agency will send the results of the reinvestigation to organizations who have reviewed your credit report within the past 6 months (12 months for Colorado, New York and Maryland residents) and/or employers who have inquired within the past two years. Please list the organizations you would like notified, using the space below. _____

Signature _____ Date _____

Complete this form and mail to the Credit Reporting Agency that reported the information.

TRANS UNION
P.O. Box 340912
Fullerton, CA 92834
1-800-916-8800

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742

Equifax
P.O. Box 981221
El Paso, TX 79998
1-800-759-5979

IMPORTANT INFORMATION

- ❖ ACCURATE INFORMATION CANNOT BE CHANGED OR REMOVED.
- ❖ HOW INFORMATION GETS ON YOUR CREDIT REPORT - Organizations with whom you have submitted an application or an existing credit account may furnish your identifying information, employment and/or payment history on open and closed accounts to Credit Reporting Agencies (CRAs). Some organizations subscribe to one, two or all three major Credit Reporting Agencies. Court researchers obtain public record information from the courts and furnish the data to the three national Credit Reporting Agencies.
- ❖ HOW LONG INFORMATION REMAINS ON YOUR FILE - As a general rule credit information remains on file for 7 years from the date of last activity. This includes open and closed accounts. There are exceptions; derogatory accounts remain on file for 7 years from the original date of delinquency. As Agreed/Closed accounts may remain on file for 10 years from the last reported date on the TransUnion file. Bankruptcy Chapter 13 remains on file for 7 years, Bankruptcy Chapter 7, 11 and 12 remain on file for 10 years from the date filed. *New York State residents only: satisfied judgments remain on file for 5 years from the date filed and paid collections remain on file for 5 years from the date of last activity with the original creditor.*
- ❖ UPDATING A BANKRUPTCY TO DISCHARGED - If accounts included in a bankruptcy are not indicated as "Discharged" on your credit report, send a copy of your Schedule A which lists all debts that were included in the Bankruptcy along with your Bankruptcy Discharge, to the three 3 CRAs. With this documentation, the CRA's can properly update your credit file.
- ❖ DUPLICATE ACCOUNTS - Some credit grantors issue both revolving and installment accounts using the same account number. Also, a new account number may be assigned due to a change of address, this would display as the same account with two different account numbers.
- ❖ STUDENT LOANS - Student loans may be a collection of several small loans that were accepted each semester or school year. The same lender may report each small loan. The total should equal the loan amount you pay.
- ❖ BALANCE INFORMATION - Since credit grantors supply information on a periodic basis, the balance shown may not be the balance it is today. If the balance reported was correct as of the status date, it is not necessary to dispute the balance on that account.
- ❖ DIVORCE DECREE - A divorce decree does not supersede the original contract with the creditor and does not release you from legal responsibility on any accounts. You must contact each creditor individually and seek their legal binding release of your obligation. Only after that release can your credit history be updated accordingly.
- ❖ UNUSED CREDIT CARDS - The best way to cancel credit card accounts that are no longer used is to call the lender and ask that the account be closed. Ask the customer service representative to note the account was closed at your request. You may want to send a letter to the lender making the same request.
- ❖ PRE-APPROVED CREDIT OFFERS - Many companies and lenders utilize national credit reporting databases to obtain lists to offer pre-approved credit. If you prefer NOT to receive pre-approved offers, please notify the National Opt Out Request Line at (888) 567-8688. An automated attendant will explain the procedure and ask for your identifying information to remove your name from these lists.
- ❖ DIRECT MARKETING MAILINGS - Many companies market consumer products and services by mail. If you prefer NOT to receive direct marketing mailings, you can write to: Direct Marketing Association, Mail Preference Service, P. O. Box 9008, Farmingdale, New York, 11735-9008; Direct Marketing Association, Telephone Preference Service, P.O. Box 9014, Farmington, NY 11735; and Experian, 901 W. Bond, Lincoln, NE 68521, Attn. Consumer Services Department. Include your complete name, full address, Social Security number and signature. The Direct Marketing Association will have your name removed from these lists.
- ❖ "CREDIT CLINICS" OR "CREDIT REPAIR CLINICS" - If an organization claims it can remove negative – but accurate – credit information from your credit report, it is either lying or committing fraud. Their fees range from hundreds to thousands of dollars. Consumers can dispute inaccurate information directly with the Credit Reporting Agency for free or at minimal cost.
- ❖ NEW SOCIAL SECURITY NUMBER - You must submit evidence that misuse of your old number has caused you recent or ongoing disadvantage. Obtaining a new number is not easy even if you've been victimized and truly need a new number. *It's a crime to apply for credit using a new or altered Social Security number if your intent is to change your identity and leave behind bad credit. If convicted you could face fines and even jail time.*

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.

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 FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street 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 know what is in your file.** 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;
 - 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 for additional information.

- **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 will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **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 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.
- **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 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 1-888-567-8688.
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

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

Right to Security Freeze

Consumer Financial Protection Bureau

Consumers have the right to obtain a security freeze

You have a right to place a "security freeze" on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit. As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending a new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years. A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

Only the credit bureaus can provide security freezes or fraud alert services. Do not contact any other consumer reporting agency.

Contact the bureaus to obtain a freeze:

Equifax - 1(800) 349-9960, NY residents 1(800) 349-9960, www.freeze.equifax.com/

Experian - 1(888) 397-3742, www.experian.com/freeze/center.html

Trans Union - 1(888) 909-8872, www.transunion.com/credit-freeze

Contact the credit bureaus for a fraud alert:

Equifax - 1(800) 525-6285, Equifax Consumer Fraud Division, P.O. Box 740256, Atlanta, GA 30374

Experian - 1(888) 397-3742, www.experian.com/fraud/center.html

Trans Union - 1(800) 525-6285, www.transunion.com/fraud

Remedying the Effects of Identity Theft: Summary of Consumer Rights Under the Fair Credit Reporting Act

You are receiving this information because you have notified a consumer reporting agency that you believe you are a victim of identity theft. Identity theft occurs when someone uses your name, Social Security number, date of birth, or other identifying information, without lawful authority, to commit fraud, such as opening a credit card account or obtaining a loan in your name. For more information, visit www.consumer.gov/idtheft and www.ftc.gov/credit.

The Fair Credit Reporting Act (FCRA) governs the collection and use of information about you, including how you pay your bills. Consumer reporting agencies, such as credit bureaus, collect this information and provide it to your creditors and other persons who have a right to the information. In 2003, Congress amended the FCRA to give you specific rights when you are, or believe that you are, the victim of identity theft. These rights are intended to help you recover from identity theft.

Here's a brief overview of the FCRA rights, designed to help you deal with the problems that identity theft can cause:

1. You have the right to a free copy of your consumer report if you believe it has inaccurate information due to fraud or identity theft. This report is in addition to the free report all consumers may obtain every twelve months under another provision of the FCRA. See www.ftc.gov/credit.

2. You have the right to place a “fraud alert” on your consumer report to let potential creditors and others know that you may be a victim of identity theft. A fraud alert can make it more difficult for someone to get credit in your name because it tells creditors to follow certain procedures to protect you. It also may delay your ability to obtain credit. You may place a fraud alert in your file by calling one of the three nationwide consumer reporting agencies. As soon as that agency processes your fraud alert, it will notify the other two, which then also must place fraud alerts on your credit report.

- Equifax: 1-800-525-6285; www.equifax.com
- Experian: 1-888-397-3742; www.experian.com
- TransUnion: 1-800-680-7289; www.transunion.com

An initial fraud alert stays in your file for 90 days and entitles you to a free copy of your consumer report. An extended alert stays in your file for seven years and entitles you to two free consumer reports in a 12-month period. The additional consumer reports may help you detect signs of fraud, like whether additional fraudulent accounts have been opened in your name or whether someone has reported a change in your address. A consumer reporting agency will require appropriate proof of your identity, which may include your Social Security number, to place either of these alerts on your report. In addition, you must provide an identity theft report -- a copy of a report filed by you with a federal, state, or local law enforcement agency-- to place an extended alert on your consumer report. Be sure to include as many details as you can, such as dates, account numbers, or any logical details, if known to you, that would help document the suspected fraud.

3. You have the right to obtain documents relating to accounts opened in your name. A creditor or other business must give you copies of applications and other business records relating to a transaction, or account in your name that you believe was the result of identity theft. The business may ask you for proof of your identity, a police report, and an affidavit before it gives you the documents.

4. You have the right to obtain information from a debt collector. If you ask, a debt collector must provide you with certain information about the debt you believe was incurred in your name by an identity thief – like the name of the creditor and the amount of the debt.

5. You have the right to block information from your consumer report that relates to accounts an identity thief opened in your name. An identity thief may run up bills in your name and not pay them. If that happens, information about the unpaid bills may appear on your consumer report. You can ask a consumer reporting agency to block this information from appearing on your consumer report. To do so, you must identify which information to block, and provide the consumer reporting agency with proof of your identity and a copy of the report you filed with law enforcement (the identity theft report). The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't have the necessary supporting documentation, or where the block results from an error or a material misrepresentation of fact made by you. If the agency declines or rescinds the block, it must notify you. Once a debt resulting from identity theft has been blocked, a person or business with notice of the block may not sell, transfer, or place the debt for collection.

6. You also may prevent businesses from reporting information to the consumer reporting agencies about an account in your name opened by an identity thief. To do so, you must send a request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to document that you are an identity theft victim. You may do so by submitting an identity theft report.

You can learn more about identity theft and how to undo the effects of this fraud at the FTC's identity theft website at www.consumer.gov/idtheft.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has a host of other important protections. Described in more detail at www.ftc.gov/credit, these include the right to dispute inaccurate information with a consumer reporting agency; the right to have inaccurate information deleted from your consumer report; the right to know your credit score; the right to a free consumer report every year; and the right to receive additional free consumer reports when appropriate.

You will receive a summary of these rights from a consumer reporting agency every time you receive a consumer report.

Credit Reporting Agency and Federal Agency Information

- **Experian**
Contact: 1-888-397-3742
www.experian.com
Address: P.O. Box 2002 Allen, TX 75013
Credit Disputes: <http://www.experian.com/disputes/main.html>
To order a copy of a report, fraud alert or to add/remove a freeze: (888) 397-3742 or (866) 200-6020
- **TransUnion**
Contact: 1-800-916-8800
www.transunion.com
Credit Disputes: <https://dispute.transunion.com>
Obtain a TransUnion Credit Report (800) 888-4213 Fraud Alert: (800) 680-7289
- **Where to get a free credit report from all CRA's (Trans Union, Experian and Equifax)**
www.annualcreditreport.com (free 1 time per year)
- **OPT-OUT for all bureaus (888) 567-5688 Stops solicitors/junk mail from creditors**
- **Federal Trade Commission and Consumer Financial Protection Bureau Information**
Federal Trade Commission Website
<https://www.ftc.gov/>

CFPB website for consumer tools – guides for financial decisions.
<https://www.consumerfinance.gov/consumer-tools/>