



## Request for Copy of Consumer Report Instructions

**Overview:** In order to process your request for a copy of your consumer report please complete form 122.96.9 – Request for a Copy of Consumer Report. In order to reduce any possible delays, please print legibly with black or blue ink.

We have enclosed a copy of “A Summary of Your Rights Under the Fair Credit Reporting Act”. If you are a California resident, we have also included a copy of “A Summary of Your Rights Under California Law”. If you have any questions concerning this matter, please contact the Consumer Relations Department at (800) 321-4473.

1) Complete form 122.96.9 – Request for a Copy of Consumer

Report. a. Complete Section A – Your Information.

The copy of your employment background check report will be mailed to the address you provide. All of the information requested must be provided. When attaching a photocopy of your government issued photo identification document, if possible, we ask that you enlarge the copy of your photo identification document as it enhances its legibility. In order to protect you from Identity theft, **The address on your ID must match the address on the request form.**

b. Complete Section B – Acknowledgement

After reviewing the information you have provided, sign and date the form.

c. Complete Section C - Delivery

Choose how you wish to receive the copy of your Consumer Disclosure. if more than one is selected the reports will be sent Via US Mail only.

2) Mail fax, or E-mail the completed and signed forms along with a government issued photo ID and any other necessary supporting documentation to:

First Advantage  
Consumer Relations  
P.O. Box 3367  
Seminole, FL 33775  
Fax: (800) 868-6247

Compliancedept@fadv.com



## Obtaining Your Credit File

Your credit bureau file is not maintained by First Advantage Background Services. To obtain a copy of your credit bureau report, or for information regarding your credit file, including trade-line accounts such as credit cards, utility bills and bankruptcy information, please contact the national credit reporting agencies (CRAs) listed below.

If a copy of your credit report was obtained through First Advantage Background Services in conjunction with your application for employment we will provide you with a copy of the report that was obtained if your request is received within 60 days from the date it is obtained by us. If your credit report was obtained more than 60 days prior to your request, please contact the credit bureau(s) to obtain a current copy of your credit report.

To dispute information contained in your Equifax, Experian, or TransUnion credit reports including your credit score, please contact the credit bureau(s) directly. In accordance with the FCRA, if your credit file was obtained through First Advantage Background Services, you may forward your reinvestigation request to the First Advantage Consumer Relations Department, which will in turn be forwarded to the appropriate credit bureau(s) for reinvestigation. Please do not submit credit bureau disputes to First Advantage Background Services which have already been initiated through the credit bureau(s). We cannot assist you with a credit dispute if we did not access your credit file on behalf of our clients.

To receive your credit file from a national CRA, you may do one of the following:

- 1) Request a copy through the CRA's automated system via the toll free numbers below.
- 2) Submit your request in writing to the CRA via the addresses below. Prior to submitting your request contact the CRA via the toll free phone numbers below to obtain specific information that you should include with your written request.
- 3) Request a copy through the agency's web site.
- 4) Request a copy through [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling (877) 322-8228.

CRA:	<b>Equifax</b>	<b>TransUnion</b>	<b>Experian</b>
Website:	<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>	<a href="http://www.experian.com">www.experian.com</a>
Phone:	(800) 685-1111	(800) 888-4213	(888) 397-3742
Address:	P.O. Box 740241 Atlanta, GA 30374	P.O. Box 2000 Chester, PA 19022	P.O. Box 2104 Allen, TX 75013



## Request for a Copy of Consumer Report (Form 122.96.9)

Please Select One

Copy of your First Advantage Consumer File

Copy of Consumer Reports provided to any end-users during the last 60 days

Please read the instructions prior to beginning.

### Section A - Your Information

Full Name: \_\_\_\_\_  
*Last First M.I.*

\_\_\_\_\_  
*Maiden*

Address: \_\_\_\_\_  
*Street Address Apartment/Unit #*

\_\_\_\_\_  
*City*

\_\_\_\_\_  
*State*

\_\_\_\_\_  
*ZIP Code*

Home Phone: ( ) \_\_\_\_\_ Alternate Phone: ( ) \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: / /  
*mm / dd / yyyy*

Photo ID attached (e.g. copy of valid Driver's License) as proof of my identity.

### Section B - Acknowledgement

By signing below I                     PRINT NAME                    , am requesting a copy of my Consumer File. I have reviewed the information I provided in this form and I affirm that to the best of my knowledge the information is true and accurate.

### Section C - Delivery of Reports

**Please choose only one**

I request the reports be sent via US Mail at the address indicated above. **(California residents please see Waiver)**

I request the reports be e-mailed to me at \_\_\_\_\_@\_\_\_\_\_

I request the report to be faxed to me @ ( ) \_\_\_\_\_ I confirm that this is a secure fax line. I understand that only one attempt to fax will be made, and that a copy will be mailed to me at the address indicated above\*. FADV is not responsible for any fees associated with me receiving the fax reports. **(Fax option Not applicable for California residents).**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_



# First Advantage

A Symphony Technology Group Company

## Waiver to Receive Investigative Consumer Report via Certified Mail

Under California law, the reports First Advantage provides for employment purposes within the State of California are considered investigative consumer reports. These reports may contain information on your character, general reputation, personal characteristics and mode of living. Under section 1786.22 of the California Civil Code, you may view the file maintained on you by FIRST ADVANTAGE during normal business hours. You may also obtain a copy of this file upon submitting proper identification and paying the costs of duplication services.

You have requested to receive a copy of your consumer file. We would like to offer you the option of receiving such information, at no cost by E-mail. If you would like to receive your report by email instead of certified mail, please fill out the following information, and return to First Advantage.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ Zip \_\_\_\_\_

Email address: \_\_\_\_\_ @ \_\_\_\_\_

Signature \_\_\_\_\_

PIN # \_\_\_\_\_ (Last 4 of SSN) this will unlock your document.

If you choose not to receive your report by email, First Advantage will provide you with the requested information upon receipt of a Money Order made payable to First Advantage in the amount of \$ 7.50 along with the completed Consumer Disclosure Form, and mail to:

First Advantage Consumer Relations Department  
100 Carillon Parkway  
St. Petersburg, FL 33716

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 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 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 Street N.W., Washington, D.C. 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](http://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](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.
- **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 1-888-5-OPTOUT (1-888-567-8688).
- **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](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:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates which are not banks, savings associations, or credit unions also should list, in addition to the CFBP</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center-FCRA 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/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 1301 McKinney Street, Suite 3450 Houston, TX 77010 9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423</p>
<p>5. Creditors subject to Packers and Stockyards Act</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW 8<sup>th</sup> Floor 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. Federal Land Banks, Federal land bank associations, Federal intermediate credit banks, and Production credit associations</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>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center-FCRA Washington, DC 20580 (877) 382-4357</p>

*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C. 20552.*

### **Un Resumen de Sus Derechos Bajo el Fair Credit Reporting Act**

La Federal Fair Credit Reporting Act (FCRA) promueve la exactitud, justicia y privacidad de la información en los archivos de las agencias de informe del consumidor. Hay muchos tipos de agencias de informe del consumidor, incluyendo las agencias de crédito y agencias especializadas (como agencias que venden información sobre historial de escritura, registros médicos, e historial de alquiler). He aquí un resumen de sus principales derechos en virtud de la FCRA. **Para obtener más información, incluyendo información sobre derechos adicionales, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a Consumer Financial Protection Bureau 1700 G Street NW, Washington, DC 20552.**

- Se le debe informar si la información en su expediente se ha utilizado en su contra. Cualquier persona que utilice un reporte de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo – o para tomar otra acción adversa contra usted – debe informarle y debe darle el nombre, dirección y número de teléfono de la agencia que suministro la información.
- **Usted tiene el derecho de saber lo que está en su expediente.** Puede solicitar y obtener toda la información acerca de usted en los archivos de una agencia de informes del consumidor (su “divulgación de archivos”). Usted tendrá que proporcionar identificación, que puede incluir su número de Seguro Social. En muchos casos, la divulgación será libre. Usted tiene derecho a una divulgación gratuita si :
  - una persona ha emprendido una acción adversa contra usted debido a información en su informe de crédito;
  - usted ha sido víctima de robo de identidad y hacer una alerta de fraude en su expediente;
  - su expediente contiene información no exacta como resultado de fraude;
  - usted recibe asistencia pública;
  - no está empleado, pero anticipa solicitar empleo en 60 días

En adición, todos los consumidores tienen derecho a una divulgación cada 12 meses si así lo solicitan a cada agencia de crédito nacional y de las agencias nacionales de informe del consumidor. Visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) para obtener información adicional.

- **Usted tiene derecho a pedir su puntuación de crédito.** Las puntuaciones de crédito son resúmenes numéricos de su valía de crédito basados en información de las agencias de crédito. Usted puede solicitar una puntuación de crédito de agencias de informe del consumidor que crean puntuaciones o distribuyen las puntuaciones utilizadas en préstamos de bienes raíces residenciales, pero tendrá que pagar por ello. En algunas transacciones hipotecarias, recibirá información de puntuación de crédito de forma gratuita desde el prestamista hipotecario.
- **Usted tiene el derecho de confrontar información incompleta o inexacta.** Si identifica información en su expediente que es incompleta o inexacta, y las reporta a la agencia de informes del consumidor, la agencia debe investigar a menos que su confrontación sea frívola. Visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) para una explicación de los procedimientos de solución.



- **Agencias de informe del consumidor deben corregir o eliminar información inexacta, incompleta o no verificable.** La información inexacta, incompleta o no verificable debe ser retirada o corregida, generalmente dentro de 30 días. Sin embargo, una agencia de informe del consumidor puede seguir reportando información si ha verificado su exactitud.
- **Agencias de informe del consumidor no pueden reportar información negativa atrasada.** En la mayoría de los casos, una agencia de informe del consumidor no pueden reportar información negativa ocurrida hace mas de 7 años, no quiebras ocurridas hace mas de 10 años de edad.
- **El acceso a su expediente es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a personas que realmente la necesiten – generalmente para considerar una solicitud con acreedor, asegurador, empleador, propietario de vivienda u otro negocio. La FCRA especifica que tienen una necesidad valida de acceso.
- **Usted debe dar su consentimiento para que los informes que se proporcionen a los empleadores.** Una agencia de informe del consumidor no puede dar información sobre usted a su empleador, o a un posible empleador, sin su consentimiento escrito previo otorgado al empleador. Consentimiento escrito generalmente no es requerido en la industria de camiones. Para obtener información, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **Usted puede limitar “preseleccionadas” ofertas de crédito y seguro que obtiene basadas en información en su informe de crédito.** No solicitadas “preseleccionadas” ofertas de crédito y seguro deben incluir un número de teléfono gratuito al que puede llamar si desea eliminar su nombre y dirección de las listas de estas ofertas se basan. Usted puede optar por las agencias de crédito llamando al 1-888-5-OPTOUT (1-888-567-8688).
- **Usted puede buscar una compensación de los acreedores.** Si una agencia de informe del consumidor, o, en algunos casos, un usuario de informes del consumidor o proveedor de información en una agencia de informe del consumidor infringe la FCRA, usted puede ser capaz de demanda en una corte estatal o federal.
- **Víctimas de robo de identidad y el personal militar activo tienen derechos adicionales impuestos.** Para obtener más información, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**Los estados pueden cumplir la FCRA, y muchos estados tienen sus propias leyes de informes de los consumidores. En algunos casos, usted puede tener más derechos bajo la ley estatal. Para obtener más información, póngase en contacto con su agencia estatal o local de protección del consumidor o su Fiscal General del Estado. Agencias a nivel federal son:**

<b>TIPO DE NEGOCIO :</b>	<b>CONTACTO :</b>
<p>1.</p> <p>a. Los bancos, asociaciones de ahorro y cooperativas de crédito con activos totales de más de \$10 mil millones y sus afiliados</p> <p>b. Dichas filiales que no son bancos, asociaciones de ahorro o cooperativas de crédito también debe indicar, además de la CFPB</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center-FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. Si no desea que estén comprendidos en el punto 1 anterior :</p> <p>a. Los bancos nacionales, federales, asociaciones de ahorro y sucursales / agencias federales de bancos extranjeros</p> <p>b. Los bancos estatales miembros, las sucursales y agencias de bancos extranjeros (que no sean poderes federales, agencias federales, estatales y ramas asegurados de los bancos extranjeros), las compañías de préstamos comerciales de propiedad o controladas por bancos extranjeros y las organizaciones que operan al amparo del artículo 25 o 25A de la Reserva Federal actual</p> <p>c. No miembro bancos asegurados, ramas estatales asegurados de los bancos extranjeros y asegurados asociaciones estatales de ahorro</p> <p>d. Las Cooperativas de Crédito</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010 9050</p> <p>b. De la Reserva Federal de Ayuda al Consumidor del Centro P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Compañías Aéreas</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue S.E. Washington, DC 20590</p>
<p>4. Los acreedores sujetos a la Junta de Transporte Terrestre</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street S.W. Washington, DC 20423</p>
<p>5. Los acreedores sujetos a los Packers y Stockyards Act</p>	<p>Más cercano Packers y Stockyards supervisor de área Administración</p>
<p>6. Pequeñas Empresas de Inversión</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W. 8th Floor Washington, DC 20416</p>

7. Agentes y Concesionarios	Securities and Exchange Commission 100 F Street NE Washington, DC 20549
8. Bancos Federales de Tierras Federales, asociaciones de Bancos de Tierras, los Bancos Federales de crédito y las asociaciones intermedias de Producción crédito	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Minoristas, compañías financiera, y los restantes acreedores no mencionados anteriormente	FTC Regional Office para la region en la que opera el acreedor o la Federal Trade Commission : Consumer Center – FCRA Washington, DC 20580 (877) 382-4357

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C., 20552.

## Remediating the Effects of Identity Theft

You are receiving this information because you have notified a consumer reporting agency that you believe that 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 authority, to commit fraud. For example, someone may have committed identity theft by using your personal information to open a credit card account or get a loan in your name. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street, N.W. Washington, D.C., 20552.

The Fair Credit Reporting Act (FCRA) gives you specific rights when you are, or believe that you are, the victim of identity theft. Here is a brief summary of the rights designed to help you recover from identity theft.

- 1. You have the right to ask that nationwide consumer reporting agencies place “fraud alerts” in your file 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 just 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 in your file.
  - Equifax: 1-800-525-6285; [www.equifax.com](http://www.equifax.com)
  - Experian: 1-800-EXPERIAN (397-3742); [www.experian.com](http://www.experian.com)
  - TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

An initial fraud alert stays in your file for at least 90 days. An extended alert stays in your file for seven years. To place either of these alerts, a consumer reporting agency will require you to provide appropriate proof of your identity, which may include your Social Security number. If you ask for an extended alert, you will have to provide an *identity theft report*. An *identity theft report* includes a copy of a report you have filed with a federal, state, or local law enforcement agency, and additional information a consumer reporting agency may require you to submit. For more detailed information about the *identity theft report*, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

- 2. You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the

information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

- 3. You have the right to obtain documents relating to fraudulent transactions made or accounts opened using your personal information.** A creditor or other business must give you copies of applications and other business records relating to transactions and accounts that resulted from the theft of your identity, if you ask for them in writing. A business may ask you for proof of your identity, a police report, and an affidavit before giving you the documents. It also may specify an address for you to send your request. Under certain circumstances, a business can refuse to provide you with these documents. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- 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. If you believe information in your file results from identity theft, you have the right to ask that a consumer reporting agency block that information from your file.** An identity thief may run up bills in your name and not pay them. Information about the unpaid bills may appear on your consumer report. Should you decide to ask a consumer reporting agency to block the reporting of this information, you must identify the information to block, and provide the consumer reporting agency with proof of your identity and a copy of your *identity theft report*. The consumer reporting agency can refuse or cancel your request for a block if, for example, you don't provide the necessary 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 about you to consumer reporting agencies if you believe the information is a result of identity theft.** To do so, you must send your request to the address specified by the business that reports the information to the consumer reporting agency. The business will expect you to identify what information you do not want reported and to provide an *identity theft report*.

To learn more about identity theft and how to deal with its consequences, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state attorney general.

In addition to the new rights and procedures to help consumers deal with the effects of identity theft, the FCRA has many other important consumer protections. They are described in more detail at [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C., 20552.

## Remediando los Efectos del Robo de Identidad

Le enviamos esta información porque ha notificado a una agencia de reporte del consumidor que cree ser víctima de un robo de identidad. Un robo de identidad se produce cuando alguien utiliza su nombre, número de Seguro Social, fecha de nacimiento u otra información de identificación sin autoridad, para cometer fraude. Por ejemplo, alguien puede haber cometido un robo de identidad utilizando su información personal para abrir una cuenta de tarjeta de crédito u obtener un préstamo en su nombre. Para más información, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escriba a: la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, D.C., 20552.

La Ley de Informe Justo de Crédito (*Fair Credit Reporting Act*, FCRA) le concede derechos específicos cuando sea o crea ser víctima de un robo de identidad. A continuación tiene un breve resumen de los derechos que le pueden ayudar a recuperarse de un robo de identidad.

**1. Tiene derecho a pedir que las agencias de informe del consumidor a nivel nacional coloquen “alertas de fraude” en su expediente** para hacer saber a posibles acreedores y otros que usted puede ser una víctima de robo de identidad. Una alerta de fraude le puede hacer difícil a alguien obtener crédito en su nombre porque le indica a los acreedores que deben seguir ciertos procedimientos para protegerlo a usted. También puede demorar su capacidad de obtener crédito. Puede colocar una alerta de fraude en su expediente llamando a una de las tres agencias nacionales de informe del consumidor. En cuanto la agencia procese su alerta de fraude, notificará a las otras dos, que también deben poner alertas de fraude en su expediente.

- Equifax: 1-800-525-6285; <http://www.equifax.com>
- Experian: 1-888-EXPERIAN (397-3742); <http://www.experian.com>
- TransUnion: 1-800-680-7289; <http://www.transunion.com>

Una alerta de fraude inicial permanecerá en su expediente por al menos 90 días. Una alerta de fraude extendida permanecerá en su expediente por siete años. Para colocar una de estas alertas, una agencia de informe del consumidor necesitará que usted proporcione evidencia adecuada de su identidad, que puede incluir su número de Seguro Social. Si pide una alerta extendida, tendrá que proporcionar un *informe de robo de identidad*. Este informe incluye una copia de un informe presentado a una agencia policial federal, estatal o local, así como información adicional que puede requerir una agencia de información del consumidor. Para información más detallada sobre el *informe de robo de identidad*, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**2. Tiene derecho a obtener copias gratuitas de la información en su expediente.** Una alerta de fraude inicial le da derecho a una copia de toda la información en su expediente en cada una de las tres agencias nacionales, y una alerta extendida le da derecho a obtener la información dos veces en el período de 12 meses después de haber solicitado la alerta. Esta información adicional puede ayudarle a detectar indicios de fraude, por ejemplo, si

se han abierto cuentas fraudulentas en su nombre o si alguien a reportado un cambio de su dirección. Una vez al año, también tiene derecho a una copia gratuita de la información en su expediente en cualquiera de las agencias de informe del consumidor si cree que tiene información incorrecta debido a fraude, como por ejemplo, un robo de identidad. También puede obtener información adicional de su expediente en virtud de otras disposiciones de la FCRA. Visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**3. Tiene derecho a obtener documentos referentes a transacciones fraudulentas realizadas o cuentas abiertas utilizando su información personal.** Un acreedor u otro negocio debe darle copias de solicitudes y otros documentos de negocios relacionados con transacciones y cuentas resultantes del robo de su identidad, si los solicita por escrito. Una compañía puede pedirle evidencia de su identidad, un informe policial y una declaración jurada escrita antes de darle los documentos. También puede especificar una dirección a la cual usted debe enviar su solicitud. En ciertas circunstancias, una compañía puede negarse a entregarle tales documentos. Visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**4. Tiene derecho a obtener información de un cobrador de deuda.** Si lo solicita, un recaudador debe proporcionarle cierta información sobre la deuda que usted crea que se ha cometido en su nombre debido a un robo de identidad (como por ejemplo, el nombre del acreedor y la cantidad de la deuda).

**5. Si cree que la información en su expediente es el resultado de un robo de identidad, tiene derecho a pedir que una agencia de informes del consumidor bloquee esa información de su expediente.** Una persona que robe su identidad puede crear facturas en su nombre y no pagarlas. La información sobre facturas no pagadas puede aparecer en su informe de consumidor. Si decide pedirle a una agencia de informe del consumidor que bloquee el informe de este tipo de información, usted debe identificar la información a bloquear, y debe proporcionarle a la agencia evidencia de su identidad y una copia de su *informe de robo de identidad*. La agencia de informe del consumidor puede denegar o cancelar su solicitud de bloqueo si por ejemplo, usted no proporciona la documentación necesaria o si el bloqueo es resultado de un error o una representación incorrecta de información proporcionada por usted. Si la agencia se niega a bloquear la información, debe notificárselo a usted. Una vez que se haya bloqueado una deuda resultante de un robo de identidad, una persona o empresa con aviso del bloqueo no puede vender, transferir ni colocar la deuda a cobro.

**6. Usted también puede evitar que empresas reporten información sobre usted a agencias de informes del consumidor si usted considera que la información es resultado de un robo de identidad.** Para ello, debe enviar su solicitud a la dirección especificada por la empresa que reporta la información a la agencia de información del consumidor. La empresa esperará que usted identifique qué información no desea reportar y proporcione un *informe de robo de identidad*.

Para más información sobre robos de identidad y cómo tratar con sus consecuencias, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore), o *escribe a la Consumer Financial Protection Bureau*. Usted puede tener derechos adicionales en virtud de las leyes estatales. Comuníquese con su agencia local de protección del consumidor o con su fiscal general estatal.

Además de los nuevos derechos y procedimientos para ayudar a los consumidores a recuperarse de los efectos del robo de identidad, la FCRA tiene muchas protecciones importantes para los consumidores. Encontrará información mas detallada en [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).