

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe 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 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 or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.**

You may have additional rights under Maine’s FCRA, Me. Rev. Stat. Ann. 10, Sec 1311 et seq.

- **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 identify 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.
- **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 Bureau:</p>	<p>a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20006</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 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 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 & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW 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 406 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F St 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>

**A Summary of Your Rights
Under the Texas Business and Commerce Code
Sections 20.01 through 20.13**

Pre-employ.com has been asked to prepare a consumer report or investigative consumer report in connection with an employment application that you recently submitted to an employer. Sections 20.01 through 20.11 of the Texas Business and Commerce Code regulate the preparation of consumer reports by a consumer reporting agency ("CRA") such as Pre-employ.com. These provisions also set forth the rights of consumers when such a report is requested.

Please remember that you have additional rights under the Federal Fair Credit Reporting Act ("FCRA"). The complete text of the FCRA is located at 15 U.S.C. 1681-1681u and can be found on the Federal Trade Commission's web site (<http://www.ftc.gov>). You also may contact the FTC to learn about your rights under Federal law.

Your rights under the above-identified sections of the Texas Business and Commerce Code are as follows:

- **You can find out what is in your file.** At your request, a CRA must give you the information in your file and a list of everyone who has requested the information recently. There is no charge for a copy of your file if a person has taken adverse action against you because of the information supplied by the CRA and you request the report within 60 days of receiving notice of the action. In most other cases, the CRA may charge a reasonable fee for disclosing the information in your file, not to exceed \$8.¹ The CRA must also provide you with instructions to help you understand the information contained in your file.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA you're your file contains inaccurate or incomplete information, the CRA must investigate disputed items free of charge (usually within 30 days) unless your dispute is frivolous. As part of this investigation, the CRA will notify each person who provided information relating to the dispute. The CRA will notify you when the reinvestigation is complete and will inform you of the results. You may request a description of the procedures used by the CRA to determine the accuracy and completeness of the information, including the name, business address and telephone number (if available) of each person contacted in connection with the dispute.

You may notify Pre-employ.com that you dispute the completeness or accuracy of the information contained in your file by calling 1-800-300-1821 during normal business hours or by sending a written notice to P.O. Box 491570, Redding, CA 96049.

- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, and must provide a copy of the revised consumer report to you and each person who requested a copy during the preceding 6 months. The CRA may not reinsert disputed information into your file unless the source of the information verifies its accuracy and completeness. The CRA must notify you if information is reinserted and you may add a statement of dispute to the file.
- **You may include a statement of dispute in your file.** If the CRA's investigation does not resolve the dispute, you may add a brief statement to your file. The CRA must normally include

¹ On January 1 of each year, CRAs may increase this fee based on the Consumer Price Index for All Urban Consumers.

a summary of your statement in future reports. If a dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.

- **You can request that the CRA place a security alert in your file.** Within 24 hours of receiving a request from you, a CRA must place a notice in your file indicating that your identity may have been used without your consent to fraudulently obtain goods or services in your name. You may request that your telephone number be included with the alert so that people may verify your identity before entering into a transaction with you. The alert will remain in your file for at least 45 days. At the end of the 45-day period, the CRA must provide you with a free copy of your file upon your request.

You may request that Pre-employ.com place a security alert in your file by calling 1-800-300-1821 during normal business hours.

- **You can request that the CRA place a security freeze in your file.** You may request that the CRA place a notice in your file that prohibits the CRA from releasing a consumer report relating to an extension of credit involving your file without your express authorization. Your request must be sent to the CRA by certified mail and must include proper identification and a copy of a valid police report, investigative report, or complaint alleging identity theft. The CRA may charge a reasonable fee for placing a security freeze on your file, not to exceed \$8.² The CRA must send you a written confirmation of the security freeze and provide you with a unique personal identification number or password to be used when removing or temporarily lifting the security freeze. You may request in writing a replacement personal identification number.
- **You can request that the CRA remove or temporarily lift a security freeze.** You have the right to request in writing or by telephone that a CRA remove a security freeze from your file or that it lift the freeze for a certain period of time designated by you or for a certain person requesting the information. The CRA must comply with your request within 3 business days of receiving your request so long as you have provided proper identification including the personal identification number or password provided to you by the CRA at the time you initially requested the security freeze. The CRA may not charge a fee for removing or temporarily lifting a security freeze. The CRA will remove the security freeze if it was placed in your file as a result of a material misrepresentation that you made. You should be aware that a security freeze does not apply when a consumer report is provided to certain entities or persons, such as government agencies acting under a court order or child support agencies.
- **You may bring an action in court or arbitrate a dispute.** You may bring an action to enforce the CRA's obligations in any court or, if agreed by both parties, by submitting the dispute to binding arbitration. Such an action may only be brought after the dispute procedures described above have been followed and you have received notice of the results of the reinvestigation or notice that deleted information has been reinserted. The prevailing party in the lawsuit or arbitration will be responsible for paying the other party's attorney's fees and costs, as determined by the court or arbitrator.