RESEARCH FOUNDATION CUNY

RESEARCH FOUNDATION
of The City University of New York
230 West 41st Street
New York, NY 10036-7207

DISCLOSURE REGARDING EMPLOYMENT BACKGROUND REPORT

The Research Foundation City University of New York (RFCUNY) may obtain from Sterling Infosystems, Inc. ("STERLING"), 1 State Street, New York, NY 10004, (877) 424-2457, www.sterlinginfosystems.com, a consumer report and/or an investigative consumer report ("REPORT") that contains background information about you in connection with your employment or employment application. If you are hired, to the extent permitted by law, RFCUNY may obtain from STERLING further reports throughout your employment for an employment purpose without providing further disclosure or obtaining additional consent.

The REPORT may contain information about your character, general reputation, personal characteristics and mode of living. The REPORT may include, but is not limited to, credit reports and credit history information; criminal and other public records and history; public court records (e.g., bankruptcies, tax liens and judgments); motor vehicle and driving records; educational and employment history, including professional disciplinary actions; drug/alcohol test results; and Social Security verification and address history, subject to any limitations imposed by applicable federal and state law. This information may be obtained from public record and private sources, including credit bureaus, government agencies and judicial records, former employers and educational institutions, and other sources.

If an investigative consumer REPORT is obtained, in addition to the description above, the nature and scope of any such REPORT will be employment verifications and references, or personal references.

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230 West 41st Street
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AUTHORIZATION TO OBTAIN EMPLOYMENT BACKGROUND REPORT

I have read the Disclosure Regarding Employment Background Report provided by the Research Foundation City University of New York (RFCUNY) and this Authorization to Obtain Employment Background Report. By my signature below, I hereby consent to the preparation by Sterling Infosystems, Inc. ("STERLING"), a consumer reporting agency located at 1 State Street, New York NY 10004, (877) 424-2457, www.sterlinginfosystems.com, of background reports regarding me and the release of such reports to RFCUNY and its designated representatives, to assist RFCUNY in making an employment decision involving me at any time after receipt of this authorization and throughout my employment, to the extent permitted by law. To this end, I hereby authorize, without reservation, any state or federal law enforcement agency or court, educational institution, motor vehicle record agency, credit bureau or other information service bureau or data repository, or employer to furnish any and all information regarding me to STERLING and/or RFCUNY itself, and authorize STERLING to provide such information to RFCUNY. I agree that a facsimile ("fax"), electronic or photographic copy of this Authorization shall be as valid as the original.

I acknowledge receipt of a copy of the Consumer Financial Protection Bureau's "A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT."

Signature _____ Today's Date _____

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New York, NY 10036-7207

STATE LAW NOTICES RELATING TO YOUR BACKGROUND REPORT

Washington State Applicants only: You also have the right to request from the consumer reporting agency a written summary of your rights and remedies under the Washington Fair Credit Reporting Act.

☐ **California, Massachusetts, Minnesota, New Jersey and Oklahoma Applicants Only:** Please check the box to the left if you would like a free copy of any REPORT obtained by COMPANY from Sterling.

New York Applicants Only: By signing the authorization, you acknowledge that you have received a copy of New York Correction Law Article 23-A. You have the right, upon written request, to be informed whether an investigative consumer REPORT was requested. If such a REPORT was requested, you will be provided with the name and address of the consumer reporting agency that prepared the REPORT and you can contact that agency to inspect or receive a copy of the REPORT.

RESEARCH FOUNDATION CUNY

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230 West 41st Street
New York, NY 10036-7207

CALIFORNIA DISCLOSURE REGARDING EMPLOYMENT BACKGROUND REPORT

The Research Foundation City University of New York (RFCUNY) may obtain from Sterling Infosystems, Inc. ("STERLING"), 1 State Street, New York, NY 10004, (877) 424-2457, www.sterlinginfosystems.com, a consumer report and/or an investigative consumer report ("REPORT") that contains background information about you in connection with your employment or employment application for employment purposes. If you are hired, to the extent permitted by law, COMPANY may obtain from STERLING further REPORTS throughout your employment for an employment purpose without providing further disclosure or obtaining additional consent.

The REPORT may contain information about your character, general reputation, personal characteristics and mode of living. The REPORT may include, but is not limited to, credit reports and credit history information; criminal and other public records and history; public court records (e.g., bankruptcies, tax liens and judgments); motor vehicle and driving records; educational and employment history, including professional disciplinary actions; drug/alcohol test results; and Social Security verification and address history, subject to any limitations imposed by applicable federal and state law. This information may be obtained from public record and private sources, including credit bureaus, government agencies and judicial records, former employers and educational institutions, and other sources.

If an investigative consumer REPORT is obtained, in addition to the description above, the nature and scope of any such REPORT will be employment verifications and references, or personal references.

You may inspect STERLING's files concerning you during normal business hours and upon reasonable notice. You can inspect the files at STERLING's offices if you furnish proper identification, and you can obtain a copy by paying duplication costs. One other person can accompany you if he or she furnishes reasonable identification. You can also obtain a copy of your files by sending STERLING at the address listed above a written request, including proper identification, by certified mail. STERLING will give you a summary of the information in the files by telephone if you submit a written request including proper identification. STERLING has trained personnel who can explain the information furnished to you, and can provide a written explanation of any coded information contained in your files. "Proper identification" includes documents such as a valid driver's license, Social Security card, military identification card or credit card. If necessary, STERLING may request additional information about your employment and personal or family history to verify your identity.

NEW YORK CORRECTION LAW

ARTICLE 23-A

LICENSURE AND EMPLOYMENT OF PERSONS PREVIOUSLY CONVICTED OF ONE OR MORE CRIMINAL OFFENSES

Section **750. Definitions.**
751. Applicability.
752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited.
753. Factors to be considered concerning a previous criminal conviction; presumption.
754. Written statement upon denial of license or employment.
755. Enforcement.

§**750. Definitions.** For the purposes of this article, the following terms shall have the following meanings:
(1) "Public agency" means the state or any local subdivision thereof, or any state or local department, agency, board or commission.
(2) "Private employer" means any person, company, corporation, labor organization or association which employs ten or more persons.
(3) "Direct relationship" means that the nature of criminal conduct for which the person was convicted has a direct bearing on his fitness or ability to perform one or more of the duties or responsibilities necessarily related to the license, opportunity, or job in question.
(4) "License" means any certificate, license, permit or grant of permission required by the laws of this state, its political subdivisions or instrumentalities as a condition for the lawful practice of any occupation, employment, trade, vocation, business, or profession. Provided, however, that "license" shall not, for the purposes of this article, include any license or permit to own, possess, carry, or fire any explosive, pistol, handgun, rifle, shotgun, or other firearm.
(5) "Employment" means any occupation, vocation or employment, or any form of vocational or educational training. Provided, however, that "employment" shall not, for the purposes of this article, include membership in any law enforcement agency.

§**751. Applicability.** The provisions of this article shall apply to any application by any person for a license or employment at any public or private employer, who has previously been convicted of one or more criminal offenses in this state or in any other jurisdiction, and to any license or employment held by any person whose conviction of one or more criminal offenses in this state or in any other jurisdiction preceded such employment or granting of a license, except where a mandatory forfeiture, disability or bar to employment is imposed by law, and has not been removed by an executive pardon,

certificate of relief from disabilities or certificate of good conduct. Nothing in this article shall be construed to affect any right an employer may have with respect to an intentional misrepresentation in connection with an application for employment made by a prospective employee or previously made by a current employee.

§752. Unfair discrimination against persons previously convicted of one or more criminal offenses prohibited. No application for any license or employment, and no employment or license held by an individual, to which the provisions of this article are applicable, shall be denied or acted upon adversely by reason of the individual's having been previously convicted of one or more criminal offenses, or by reason of a finding of lack of "good moral character" when such finding is based upon the fact that the individual has previously been convicted of one or more criminal offenses, unless:

(1) There is a direct relationship between one or more of the previous criminal offenses and the specific license or employment sought or held by the individual; or

(2) the issuance or continuation of the license or the granting or continuation of the employment would involve an unreasonable risk to property or to the safety or welfare of specific individuals or the general public.

§753. Factors to be considered concerning a previous criminal conviction; presumption.

1. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall consider the following factors:

(a) The public policy of this state, as expressed in this act, to encourage the licensure and employment of persons previously convicted of one or more criminal offenses.

(b) The specific duties and responsibilities necessarily related to the license or employment sought or held by the person.

(c) The bearing, if any, the criminal offense or offenses for which the person was previously convicted will have on his fitness or ability to perform one or more such duties or responsibilities.

(d) The time which has elapsed since the occurrence of the criminal offense or offenses. (e) The age of the person at the time of occurrence of the criminal offense or offenses. (f) The seriousness of the offense or offenses.

(g) Any information produced by the person, or produced on his behalf, in regard to his rehabilitation and good conduct.

(h) The legitimate interest of the public agency or private employer in protecting property, and the safety and welfare of specific individuals or the general public.

2. In making a determination pursuant to section seven hundred fifty-two of this chapter, the public agency or private employer shall also give consideration to a certificate of relief from disabilities or a certificate of good conduct issued to the applicant, which certificate shall create a presumption of rehabilitation in regard to the offense or offenses specified therein.

§754. Written statement upon denial of license or employment. At the request of any person previously convicted of one or more criminal offenses who has been denied a license or employment, a public agency or private employer shall

provide, within thirty days of a request, a written statement setting forth the reasons for such denial.

§755. Enforcement.

1. In relation to actions by public agencies, the provisions of this article shall be enforceable by a proceeding brought pursuant to article seventy-eight of the civil practice law and rules.

2. In relation to actions by private employers, the provisions of this article shall be enforceable by the division of human rights pursuant to the powers and procedures set forth in article fifteen of the executive law, and, concurrently, by the New York city commission on human rights.

Summary of Your Rights under California Civil Code 1786.22

An investigative consumer reporting agency ("Agency") will supply files and information that you have a right to inspect during normal business hours and on reasonable notice. All files that SterlingBackcheck maintains on you will be made available for your visible inspection, as follows:

- In person, if you appear in person and furnish proper identification. A copy of the file will also be available to you for a fee not to exceed the actual costs of copying.

- By certified mail, if you make a written request to, with proper identification, for copies to be sent to a specified address. However, agencies complying with a request for such a mailing will not be liable for disclosures to third parties caused by mishandling of mail after it leaves the Agency.

  - A summary of all information contained in your file and required to be provided to you under the California Civil code will be provided by telephone, if you have made a written request, with proper identification.

- "Proper identification" includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if you cannot identify yourself with such information may the Agency require additional information concerning your employment and personal or family history in order to verify his identity.

  - The Agency will provide trained personnel to explain any information furnished to you pursuant to Civil Code 1786.10. The Agency will provide a written explanation of any coded information contained in your file. This written explanation shall be distributed whenever a file is provided to you for visual inspection.

- You may be accompanied by one other person of your choice when you come to inspect your file. This person must furnish reasonable identification. The Agency may require you to furnish a written statement granting permission to the Agency to discuss your file in your companion's presence.

Resumen de sus derechos bajo el Código Civil de California 1786.22

Una agencia de informes de investigación de consumidores ("Agencia") proporcionará archivos e información que usted tiene derecho a inspeccionar durante el horario comercial normal y con un aviso razonable. Todos los archivos que SterlingBackcheck mantenga acerca de usted serán puestos a su disposición para inspección visual, como sigue:

- En persona, si usted comparece en persona y proporciona la identificación apropiada. Se pondrá asimismo a disposición suya una copia del informe por un costo no superior al costo efectivo de hacer las copias.

- Por correo certificado, si usted efectúa una solicitud escrita, con identificación apropiada, para que se envíen copias a una dirección especificada. No obstante, las agencias que cumplan con una solicitud de tal tipo de envío por correo no serán responsables de las divulgaciones a terceros causadas por un manejo inapropiado del correo una vez que salga de la Agencia.

- Se proporcionará por teléfono un resumen de toda la información contenida en su archivo y que se requiera que sea proporcionada en virtud del Código Civil de California, si usted efectúa una solicitud escrita, con identificación apropiada.

- El término "Identificación apropiada" incluye documentos tales como una licencia válida para manejar, número de cuenta del Seguro Social, tarjeta de identificación militar, y tarjetas de crédito. Únicamente si usted no puede identificarse con tal información la Agencia podrá requerir información adicional en relación con su empleo e historial personal o familiar para verificar su identidad.

- La Agencia proporcionará personal capacitado para explicar cualquier información proporcionada a usted de conformidad con el Código Civil 1786.10. La Agencia proporcionará una explicación escrita de cualquier información codificada contenida en su archivo. Esta explicación escrita será distribuida siempre que un archivo le sea proporcionado a usted para inspección visual.

  - Usted puede estar acompañado por otra persona de su elección cuando venga a inspeccionar su archivo. Esta persona debe proporcionar una identificación razonable. La Agencia puede requerir que usted proporcione una declaración escrita concediendo permiso a la Agencia para hablar de su archivo en presencia de la persona que le acompañe.

Description of Your Rights under the New Jersey Fair Credit Reporting Act

The New Jersey Fair Credit Reporting Act is modeled after the federal Fair Credit Reporting Act and provides you with many of the same rights. You have received A Summary of Your Rights Under the Fair Credit Reporting Act.

New Jersey Consumers Have the Right to Obtain a Security Freeze

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to New Jersey law.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

(i) The unique personal identification number or password provided by the consumer reporting agency;

(ii) Proper identification to verify your identity; and

(iii) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days or less, as provided by regulation, after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

(2) If a consumer requests information about a security freeze, he shall be provided with the notice provided in paragraph (1) of this subsection and with any other information, as prescribed by the director by regulation, about how to place, temporarily lift and permanently lift a security freeze.

1 State Street 24th Floor, New York, NY 10004 • Telephone 877-424-2457 • Facsimile 646-536-5239

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., 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 N.W., 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 form 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).

- 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:
1.a. Banks, savings associations, and credit unions with total assets of over $10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks 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. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

Para obtener información en español, visite www.consumerfinance.gov/learnmore o escriba a: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

Un resumen de sus derechos en virtud de la Ley de Informe Justo de Crédito

La Ley de Informe Justo de Crédito (Fair Credit Reporting Act, FCRA), una ley federal, fomenta la exactitud, imparcialidad y privacidad de la información en los archivos de las agencias de informe del consumidor. Existen muchos tipos de agencias de informe del consumidor, incluidas las agencias de crédito (credit bureaus) y las agencias especializadas (como las agencias que venden información sobre el historial de extensión de cheques, registros médicos y registros de historial de alquiler). A continuación se presenta 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 **o escriba a: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **Deben notificarle si la información contenida en su archivo se ha utilizado en su contra.** Todo aquel que utilice un informe de crédito u otro tipo de informe de consumidor para denegar su solicitud de crédito, seguro o empleo, o para emprender otra acción adversa en su contra, debe informarle y debe darle el nombre, la dirección y el número de teléfono de la agencia que proporcionó esa información.

- **Usted tiene derecho a saber lo que contiene su archivo.** Usted puede solicitar y obtener toda la información registrada bajo su nombre en los archivos de una agencia de informe del consumidor (divulgación de su información). Usted deberá proporcionar una prueba de su identidad, que puede incluir su número de Seguro Social. En muchos casos, la divulgación de la información de su archivo será gratuita. Usted tiene derecho a recibir una copia gratuita de su archivo si:

    - Una persona ha emprendido una acción adversa en su contra debido a la información contenida en su informe de crédito.
    - Usted es víctima de un robo de identidad y coloca una alerta de fraude en su archivo.
    - Su archivo contiene información inexacta como resultado de fraude.
    - Usted recibe asistencia pública.
    - Usted no está empleado pero prevé solicitar empleo en un plazo de 60 días.

    Asimismo, todos los consumidores tendrán derecho a recibir una copia gratuita de la información registrada en su archivo cada 12 meses si así se lo solicitan a cada agencia de crédito a nivel nacional y a las agencias especializadas de informe del consumidor a nivel nacional. Para obtener más información, visite www.consumerfinance.gov/learnmore.

- **Usted tiene derecho a pedir su puntaje de crédito.** Los puntajes de crédito son resúmenes numéricos de su solvencia de crédito basados en la información de las agencias de crédito. Usted puede solicitar su puntaje de crédito a las agencias de informe del consumidor que generan o distribuyen los puntajes utilizados en préstamos de bienes raíces residenciales, pero tendrá que pagar un cargo. En algunas transacciones hipotecarias, el prestamista le dará información sobre su puntaje de crédito gratuitamente.

- **Usted tiene derecho a impugnar la información incompleta o inexacta.** Si usted identifica información en su archivo que es incompleta o inexacta, y la reporta a la agencia de informe del consumidor, la agencia debe investigar, a menos que su impugnación sea frívola. Para consultar una explicación sobre los procedimientos de impugnación, visite www.consumerfinance.gov/learnmore.

- **Las agencias de informe del consumidor deben corregir o eliminar la información inexacta, incompleta o no verificable.** La información inexacta, incompleta o no verificable debe ser eliminada o corregida, por lo general en un plazo de 30 días. No obstante, si una agencia de informe del consumidor verifica la exactitud de la información, puede seguir reportándola.

- **Las agencias de informe del consumidor no pueden reportar información negativa desactualizada.** En la mayoría de los casos, una agencia de informe del consumidor no puede reportar información negativa ocurrida hace más de siete años, ni quiebras ocurridas hace más de 10 años.

- **El acceso a su archivo es limitado.** Una agencia de informe del consumidor puede proporcionar información sobre usted solamente a aquellas personas que realmente la necesiten — generalmente para considerar una solicitud presentada por usted ante un acreedor, asegurador, empleador, propietario de una vivienda en alquiler u otro negocio. La FCRA especifica quiénes son las personas que tienen una necesidad válida de acceso.

- **Usted debe otorgar su consentimiento para que se envíen sus informes a los empleadores.** Una agencia de informe del consumidor no puede darle información sobre usted a su empleador, ni a un posible empleador sin su consentimiento escrito a nombre del empleador. Por lo general, el consentimiento escrito no es requerido en la industria del transporte de carga por camión. Para obtener más información, visite www.consumerfinance.gov/learnmore.

- **Usted puede limitar las ofertas "pre-evaluadas" de crédito y seguro que recibe y que están basadas en la información de su informe de crédito.** Las ofertas "pre-evaluadas" de crédito y seguro no solicitadas deben incluir un número de teléfono gratuito al que usted puede llamar si desea eliminar su nombre y dirección de las listas en las que se basan estas ofertas. Puede solicitar su exclusión voluntaria de estas listas llamando a las agencias de crédito a nivel nacional al 1-888-5-OPTOUT (1-888-567-8688).

- El siguiente derecho, en virtud de la FCRA, se aplica a las agencias de informe del consumidor a nivel nacional:

  LOS CONSUMIDORES TIENEN EL DERECHO A OBTENER UNA SUSPENSIÓN POR SEGURIDAD

  Usted tiene derecho a colocar un "congelamiento de seguridad" en su informe de crédito, la misma que prohíbe a las agencias de informe del consumidor, a entregar información sobre su informe de crédito sin su autorización expresa. El congelamiento de seguridad está diseñado para evitar que créditos, préstamos y servicios se aprueben en su nombre sin su consentimiento. Sin embargo, usted debe saber que colocar un congelamiento de seguridad para controlar el acceso a la información personal y financiera en su informe de crédito podría retrasar, interferir o

bloquear la aprobación a tiempo de peticiones o solicitudes posteriores que usted haga con respecto a un nuevo préstamo, crédito, hipoteca o cualquier otra transacción para obtener un crédito.

Como alternativa a un congelamiento de seguridad, usted tiene derecho a colocar una alerta de fraude inicial o extendida en su archivo de crédito sin costo alguno. Una alerta de fraude inicial es un aviso que se coloca en el archivo de crédito del consumidor por un (1) año. Cuando una alerta de fraude se despliega en el archivo de crédito del consumidor, la empresa está obligada a tomar medidas para verificar la identidad de dicho consumidor, antes de concederle un crédito. Si usted es una víctima del robo de identidad, usted tiene derecho a colocar una alerta de fraude extendida, que es un aviso de fraude que dura 7 años.

El congelamiento de seguridad no es aplicable a personas o entidades, ni a las subsidiarias o agencias de cobranza que actúen en nombre de dichas personas o entidades, con las cuales usted ya tiene una cuenta y que solicitan información sobre su informe de crédito con el fin de cobrarle o revisar su cuenta. Revisar una cuenta significa realizar ciertas actividades como el mantenimiento, vigilancia, actualizaciones, mejoras y aumentos a la línea de crédito de dicha cuenta.

- **Usted puede obtener compensación de los infractores.** Si una agencia de informe del consumidor o, en algunos casos, un usuario de informe del consumidor, o un proveedor de información de una agencia de informe del consumidor infringe la FCRA, usted puede demandarlo ante una corte estatal o federal.

- **Las víctimas del robo de identidad y el personal militar en servicio activo tienen derechos adicionales.** Para obtener más información, visite www.consumerfinance.gov/learnmore.

Los estados tienen autoridad para hacer cumplir la FCRA, y muchos estados tienen su propia legislación sobre los informes de los consumidores. En algunos casos, usted puede tener más derechos en virtud de la ley estatal. Para obtener más información, comuníquese con su agencia estatal o local de protección del consumidor o con el Fiscal General estatal. Para obtener información sobre sus derechos federales, establezca contacto con:

TIPO DE NEGOCIO:	ESTABLEZCA CONTACTO CON:
1.a. Bancos, asociaciones de ahorro y cooperativas de crédito con activos totales de más de $10 mil millones de dólares y sus filiales	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Dichas filiales que no sean bancos, asociaciones de ahorro o cooperativas de crédito también deben listar, además del CFPB:	b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

2. En la medida en que no estén comprendidos en el punto 1 anterior: a. Bancos nacionales, asociaciones de ahorro federales y sucursales federales y agencias federales de bancos extranjeros b. Bancos miembros del estado, sucursales y agencias de bancos extranjeros (que no sean sucursales federales, agencias federales, o Sucursales Estatales Aseguradas de Bancos Extranjeros), compañías de préstamos comerciales de propiedad o controladas por bancos extranjeros y las organizaciones que operan bajo la sección 25 o 25A de la Ley de la Reserva Federal (Federal Reserve Act) c. Bancos Asegurados No Miembros, Sucursales Estatales Aseguradas de Bancos Extranjeros y asociaciones de ahorros estatales aseguradas d. Cooperativas Federales de Crédito	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Compañías aéreas	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Acreedores sujetos a la Junta de Transporte Terrestre (Surface Transportation Board)	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Acreedores sujetos a la Ley de Empacadores y Corrales Ganaderos de 1921 (Packers and Stockyards Act, 1921)	Supervisor de la oficina más cercana de la Packers and Stockyards Administration
6. Compañías de Inversión en Pequeños Negocios	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Agentes y Distribuidores	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Bancos Agrícolas Federales, Asociaciones de Bancos Agrícolas Federales, Bancos Federales de Crédito Intermedio y Asociaciones de Crédito a la Producción	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Minoristas, Compañías Financieras y todos los demás acreedores no indicados anteriormente	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357

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

Remedying 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 or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 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
   - 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 at least one year. 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.

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.

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 may also 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.

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.

7. 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.

To learn more about identity theft and how to deal with its consequences, visit 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.

Para obtener información en español, visite www.consumerfinance.gov/learnmore o escriba a: Consumer Financial Protection Bureau, 1700 G Street N.W, Washington, DC 20552

Remediando los efectos del robo de identidad

Le estamos enviando esta información porque usted le ha notificado a una agencia de informe del consumidor que cree que es 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 su autorización 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 obtener más información, visite www.consumerfinance.gov/learnmore o escriba a: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

La Ley de Informe Justo de Crédito (Fair Credit Reporting Act, FCRA) le concede derechos específicos cuando usted es o cree ser una víctima del robo de identidad. A continuación se presenta un resumen de los derechos que le pueden ayudar a recuperarse de un robo de identidad.

1. **Usted tiene derecho a pedir que las agencias de informe del consumidor a nivel nacional coloquen "alertas de fraude" en su archivo para hacer saber a posibles acreedores y otras personas que usted puede ser una víctima de robo de identidad.** Una alerta de fraude puede dificultar que alguien obtenga 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. Usted puede colocar una alerta de fraude en su archivo llamando a una de las tres agencias de informe del consumidor a nivel nacional. En cuanto la agencia procese su alerta de fraude, le notificará a las otras dos, que también deben colocar alertas de fraude en sus respectivos archivos.

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

   Una alerta de fraude inicial permanecerá en su archivo por al menos un año. Una alerta de fraude extendida permanecerá en su archivo por siete años. Para colocar una de estas alertas, una agencia de informe del consumidor necesitará que usted le proporcione una prueba de identidad adecuada, que puede incluir su número de Seguro Social. Si solicita una alerta extendida, tendrá que proporcionar un reporte de robo de identidad. Un reporte de robo de identidad incluye una copia de la denuncia que usted haya presentado ante una agencia de seguridad federal, estatal o local, y también, la información adicional que le pueda requerir una agencia de informe del consumidor. Para obtener información más detallada acerca del reporte de robo de identidad, visite www.consumerfinance.gov/learnmore.

2. **Usted tiene derecho a obtener copias gratuitas de la información contenida en su archivo (divulgación de su información).** Una alerta de fraude inicial le da derecho a recibir una copia de toda la información registrada bajo su nombre en cada una de las tres

agencias a nivel nacional; una alerta extendida le da derecho a obtener dos copias gratuitas de su archivo durante un periodo de 12 meses después de la colocación de 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 ha informado sobre un cambio de su dirección. Si usted cree que su archivo contiene información inexacta debido a un fraude, por ejemplo un robo de identidad, usted también tiene derecho a recibir una copia gratuita de su informe una vez al año de parte de cualquiera de las agencias de informe del consumidor. Usted también puede obtener copias adicionales gratuitas de su archivo en virtud de otras disposiciones de la FCRA. Visite www.consumerfinance.gov/learnmore.

3. **Usted tiene derecho a obtener documentos relacionados con transacciones fraudulentas realizadas o con cuentas abiertas utilizando su información personal.** Si lo solicita por escrito, un acreedor u otro negocio debe entregarle copias de las solicitudes y otros registros comerciales relacionados con las transacciones y cuentas que resultaron del robo de su identidad. Antes de entregarle los documentos, un negocio puede pedirle una prueba de su identidad, una denuncia policial y una declaración jurada. El negocio también puede especificar una dirección a la cual usted debe enviar su solicitud. En ciertas circunstancias, un negocio puede negarse a entregarle tales documentos. Lea más en www.consumerfinance.gov/learnmore.

4. **Usted tiene derecho a obtener información de un cobrador de deudas.** Si usted lo solicita, un cobrador de deudas debe proporcionarle cierta información sobre la deuda que usted considere que se contrajo en su nombre debido a un robo de identidad — por ejemplo, el nombre del acreedor y la cantidad de la deuda.

5. **Si usted cree que la información contenida en su archivo es el resultado de un robo de identidad, tiene derecho a pedir que una agencia de informe del consumidor bloquee esa información en su archivo.** Un ladrón de identidad puede generar facturas en su nombre y no pagarlas. La información sobre las facturas impagas puede aparecer en su archivo. Si decide pedirle a una agencia de informe del consumidor que establezca un bloqueo para impedir que se reporte este tipo de información, usted debe identificar la información que desea bloquear y debe proporcionarle a la agencia una prueba de su identidad y una copia de su reporte 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 fue el resultado de un error o de su falsa representación de los hechos. Si la agencia deniega o anula el bloqueo de la información, debe notificárselo. Una vez que se haya bloqueado una deuda que resultó de un robo de identidad, una persona o negocio que haya recibido un aviso del bloqueo no puede vender ni transferir la deuda, ni asignarla para su cobro.

6. **Usted también puede evitar que los negocios reporten información sobre usted a agencias de informe del consumidor si considera que la información es el resultado de un robo de identidad.** Para ello, usted debe enviar su solicitud a la dirección especificada por el negocio que le reporta la información a la agencia de informe del consumidor. El negocio espera que identifique cuál es la información que usted no desea que se reporte y que proporcione un reporte de robo de identidad.

7. El siguiente derecho, en virtud de la FCRA, se aplica a las agencias de informe del consumidor a nivel nacional:

LOS CONSUMIDORES TIENEN EL DERECHO A OBTENER UNA SUSPENSIÓN POR SEGURIDAD

Usted tiene derecho a colocar un "congelamiento de seguridad" en su informe de crédito, la misma que prohíbe a las agencias de informe del consumidor, a entregar información sobre su informe de crédito sin su autorización expresa. El congelamiento de seguridad está diseñado para evitar que créditos, préstamos y servicios se aprueben en su nombre sin su consentimiento. Sin embargo, usted debe saber que colocar un congelamiento de seguridad para controlar el acceso a la información personal y financiera en su informe de crédito podría retrasar, interferir o bloquear la aprobación a tiempo de peticiones o solicitudes posteriores que usted haga con respecto a un nuevo préstamo, crédito, hipoteca o cualquier otra transacción para obtener un crédito.

Como alternativa a un congelamiento de seguridad, usted tiene derecho a colocar una alerta de fraude inicial o extendida en su archivo de crédito sin costo alguno. Una alerta de fraude inicial es un aviso que se coloca en el archivo de crédito del consumidor por un (1) año. Cuando una alerta de fraude se despliega en el archivo de crédito del consumidor, la empresa está obligada a tomar medidas para verificar la identidad de dicho consumidor, antes de concederle un crédito. Si usted es una víctima del robo de identidad, usted tiene derecho a colocar una alerta de fraude extendida, que es un aviso de fraude que dura 7 años.

El congelamiento de seguridad no es aplicable a personas o entidades, ni a las subsidiarias o agencias de cobranza que actúen en nombre de dichas personas o entidades, con las cuales usted ya tiene una cuenta y que solicitan información sobre su informe de crédito con el fin de cobrarle o revisar su cuenta. Revisar una cuenta significa realizar ciertas actividades como el mantenimiento, vigilancia, actualizaciones, mejoras y aumentos a la línea de crédito de dicha cuenta.

Para saber más acerca del robo de identidad y cómo ocuparse de sus consecuencias, visite www.consumerfinance.gov/learnmore o escriba al Consumer Financial Protection Bureau. Usted puede tener derechos adicionales en virtud de las leyes estatales. Para obtener más información, comuníquese con su agencia local de protección del consumidor o con el Fiscal General estatal.

Además de los nuevos derechos y procedimientos para ayudar a los consumidores a lidiar con los efectos del robo de identidad, la FCRA tiene muchas protecciones importantes para los consumidores. Éstas se describen más detalladamente en www.consumerfinance.gov/learnmore.

Your Credit Rights As A Consumer

Reviewing Your Credit Report

Knowing and understanding what is in your credit report is one of your most important consumer rights. If you request within 60 days of being denied credit, insurance, an employment opportunity or any other benefit, due in part to information found in your credit report, we will provide you with a copy of your report free of charge. There is a fee if you request copies for any other reason. If you have any questions concerning a credit denial, please contact that creditor.

You can receive and review your credit file any business day by applying either in person with reasonable notice and proper identification; by phone preceded by a written request and proper identification; or by any other reasonable means available and authorized by you. When appearing in person, you can be accompanied by one other individual, although you may be asked for written permission to have your credit file discussed in that person's presence.

Disputing Incorrect Information

If you disagree with any of the information in your credit report, you have the right to request TransUnion to recheck it without cost. It is our responsibility to have the source of the information reverify their records. Likewise, you may submit court papers/schedule of creditors or any other relevant information you may have to assist in resolving the dispute. We cannot accept canceled checks as proof of account status without further reverification from the creditor. Investigations will be concluded within 30 days of the day we receive your request, and a revised report, reflecting the results of the investigation, will be sent to you within five business days.

Should we be unable to resolve your dispute in the 30 days, or if the disputed information is found to be incorrect, we will send you a revised report indicating that the disputed information has been corrected.

If adverse information has been deleted from your file because it could not be verified and it is later found to be accurate, we will send you a written notice within 5 business days informing you that it has been reinserted into your file.

If our investigation has not resolved the dispute, you may add a 100 word explanatory statement to your report. At your request, we will assist you in preparing the statement. If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of any one contacted for information.

Who Has Received Your Report?

Your credit report can be obtained only by companies that have a legally permitted use for the information. The names of those companies that have received your credit report in the past two years are shown in your credit report. If there has been a change in your credit history resulting from our investigation, or if you add a consumer statement, you may request TransUnion to send an updated report to those who received your report, within the last two years for employment purposes, or within the last one year for any other purpose.

Mailing Preference

Credit Reporting companies, such as TransUnion; occasionally provide your name to direct marketing companies offering goods and services, which would seem of interest to you. If you do not want to receive these mailings, you have the right to deny permission of the use of your name for these purposes. Simply call the toll free automated marketing Opt-out telephone line, 1-888-567-8688. You will be prompted to give your name, address, and social security number. Your name will be removed from all of the credit bureau marketing lists.

Understanding Credit "Repair" Clinics

Many states have laws regulating the practices of companies that claim they can "repair" your negative credit information. No one can have accurate information removed. You may wish to check with you Attorney General, or local consumer protection agency before contracting or paying for credit repair services. If something on your report is incorrect, you can have it corrected at no cost by filling out the enclosed "Investigation Request Form."

Fair Credit Reporting Act

How far back does your credit history go? The Fair Credit Reporting Act allows credit-reporting agencies to list negative credit and public record information for 7 years from the date of delinquency, charge-off or placement for collection; or for 10 years form the date of filing chapter 7, 11, 12, or 13 bankruptcy. Our policy is to delete discharged Chapter 13 bankruptcies after 7 years. Paid tax liens are reported to 7 years from the date paid. Unpaid tax liens may be reported for an indefinite period of time.

Connecticut Residents

In addition to the rights above: You may be charged a reasonable fee for a copy of your credit report not exceeding $5.00 for your first request in 12 months or $7.50 for any subsequent request in the same 12 month period. The credit-reporting agency must provide someone to help you interpret the information in your credit file. If you make a dispute to the credit reporting agency and if you provide additional information to the credit-reporting agency, the agency may extend the time it has to investigate your dispute by 15 business days. The credit-reporting agency shall provide you with a toll-free telephone number to use in resolving the dispute. If you have reviewed your credit report with the credit-reporting agency and are dissatisfied, you may contact the Connecticut department of banking. You have a right to bring a civil action against anyone who knowingly or willfully misuses file data or improperly obtains access to your file.

Your Credit Rights As A Consumer

Reviewing Your Credit Report

Knowing and understanding what is in your credit report is one of your most important consumer rights. If you request within 60 days of being denied credit, insurance, an employment opportunity or any other benefit, due in part to information found in your credit report, we will provide you with a copy of your report free of charge. There is a fee if you request copies for any other reason. If you have any questions concerning a credit denial, please contact that creditor.

You can receive and review your credit file any business day by applying either in person with reasonable notice and proper identification; by phone preceded by a written request and proper identification; or by any other reasonable means available and authorized by you. When appearing in person, you can be accompanied by one other individual, although you may be asked for written permission to have your credit file discussed in that person's presence.

Disputing Incorrect Information

If you disagree with any of the information in your credit report, you have the right to request TransUnion to recheck it without cost. It is our responsibility to have the source of the information reverify their records. Likewise, you may submit court papers/schedule of creditors or any other relevant information you may have to assist in resolving the dispute. We cannot accept canceled checks as proof of account status without further reverification from the creditor. Investigations will be concluded within 30 days of the day we receive your request, and a revised report, reflecting the results of the investigation, will be sent to you within five business days.

Should we be unable to resolve your dispute in the 30 days, or if the disputed information is found to be incorrect, we will send you a revised report indicating that the disputed information has been corrected.

If adverse information has been deleted from your file because it could not be verified and it is later found to be accurate, we will send you a written notice within 5 business days informing you that it has been reinserted into your file.

If our investigation has not resolved the dispute, you may add a 100 word explanatory statement to your report. At your request, we will assist you in preparing the statement. If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of any one contacted for information.

Who Has Received Your Report?

Your credit report can be obtained only by companies that have a legally permitted use for the information. The names of those companies that have received your credit report in the past two years are shown in your credit report. If there has been a change in your credit history resulting from our investigation, or if you add a consumer statement, you may request TransUnion to send an updated report to those who received your report, within the last two years for employment purposes, or within the last one year for any other purpose.

Mailing Preference

Credit Reporting companies, such as TransUnion; occasionally provide your name to direct marketing companies offering goods and services, which would seem of interest to you. If you do not want to receive these mailings, you have the right to deny permission of the use of your name for these purposes. Simply call the toll free automated marketing Opt-out telephone line, 1-888-567-8688. You will be prompted to give your name, address, and social security number. Your name will be removed from all of the credit bureau marketing lists.

Understanding Credit "Repair" Clinics

Many states have laws regulating the practices of companies that claim they can "repair" your negative credit information. No one can have accurate information removed. You may wish to check with you Attorney General, or local consumer protection agency before contracting or paying for credit repair services. If something on your report is incorrect, you can have it corrected at no cost by filling out the enclosed "Investigation Request Form."

Fair Credit Reporting Act

How far back does your credit history go? The Fair Credit Reporting Act allows credit-reporting agencies to list negative credit and public record information for 7 years from the date of delinquency, charge-off or placement for collection; or for 10 years form the date of filing chapter 7, 11, 12, or 13 bankruptcy. Our policy is to delete discharged Chapter 13 bankruptcies after 7 years. Paid tax liens are reported to 7 years from the date paid. Unpaid tax liens may be reported for an indefinite period of time.

Vermont Residents

Under Vermont law, you are allowed to receive one free copy of your credit report every 12 months from each credit-reporting agency. If you would like to obtain your free credit report from TransUnion, you should contact us by writing to the following address: Post Office Box 1000, Chester, PA 19022, or by calling the following toll-free telephone number, 800-888-4213.

Under Vermont law, no one may access your credit report without your permission except under the following limited circumstances.

(a) in response to a court order;
(b) for direct mail offers of credit;
(c) if you have given ongoing permission and you have an existing relationship with the person requesting a copy of your credit report;
(d) where the request for a credit report is related to an educational loan made, guaranteed, or serviced by the Vermont Student Assistance Corporation;
(e) where the request for a credit is by the Office of Child Support Services when investigating a child support case;
(f) where the request for a credit report is related to a credit transaction entered in to prior to January 1, 1993; and
(g) where the request for a credit report is by the Vermont State Tax Department and is used for the purpose of collecting or investigating delinquent taxes.

If you believe the law regulating consumer credit reporting has been violated, you may file a complaint with the Vermont Attorney General's Consumer Assistance Program, 104 Morrill Hall, University of Vermont, Burlington, Vermont 05405. Telephone number (800) 649-2424 or in Chittenden County, 649-2424.

SUMMARY OF YOUR RIGHTS UNDER THE MASSACHUSETTS CONSUMER CREDIT REPORTING ACT

You have the right to obtain a free copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars. There is no fee, however, if you have been turned down for credit, employment, insurance, or rental dwelling because of information in your credit report within the preceding sixty days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. Each calendar year you are entitled to receive, upon request, one free consumer credit report.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old, and must remove bankruptcy information only if it is over ten years old.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within thirty business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the six months preceding your request, or two years in the case of a credit report used for employment purposes. This record shall include the recipients of any consumer credit report.

You have the right to opt out of any pre-screening lists compiled by or with the assistance of a consumer credit reporting agency by calling the agency's toll-free telephone number or contacting the agency in writing. 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 report act.

1 State Street 24th Floor, New York, NY 10004 • Telephone 877-424-2457 • Facsimile 646-536-5239
03/2014

SUMMARY OF RIGHTS UNDER WASHINGTON LAW

The Washington Fair Credit Report Act, located at Chapter 19.182 RCW, substantially parallels the federal Fair Credit Reporting Act and the rights and remedies set forth in the Federal Trade Commission's Summary of Rights, except that, effective July 22, 2007, the Washington state law imposes greater limitations on the reasons for which an employer may obtain a consumer report. Beginning July 22, 2007, an employer may not obtain a consumer report that indicates the consumer's credit worthiness, credit standing, or credit capacity, unless (1) the information is substantially job related and the employer's reasons for using the information are disclosed in writing, or (2) the information is required by law.

COMPLAINTS

ANY COMPLAINTS BY CONSUMERS UNDER STATE LAW
MAY BE DIRECTED TO
THE ATTORNEY GENERAL'S OFFICE IN WASHINGTON
CONSUMER PROTECTION DIVISION

CONSUMER PROTECTION DIVISION

For Information Call: The Consumer Resource Center

Statewide Toll-Free Number:
800 551-4636

Statewide Toll-Free TDD:
800 276-9883

Complaints May Be Made Via U.S. Mail or E-Mail

Complaints: http://www.atg.wa.gov/FileAComplaint.aspx
(Include your U.S. Mail address with any complaint.)

Website & Forms: http://www.atg.wa.gov/

OTHER CONSUMER RESOURCE CENTERS THAT YOU MAY CONTACT:

Bellingham - Island, San Juan, Skagit and Whatcom Counties AGO – CRC 103 E. Holly, Suite 308 Bellingham, WA 98225 Phone: (360) 738-6185 Fax: (360) 738-6190	**Spokane – Northeast Washington** AGO – CRC 1116 West Riverside Spokane, WA 99201-1194 Phone: (509) 456-3123 Fax: (509) 458-3548
Kennewick - Southeast Washington AGO – CRC 500 N. Morain Street, Suite 1250 Kennewick, WA 99336-2607 Phone: (509) 734-7140 Fax: (509) 734-7285	**Tacoma - Pierce, Mason, Grays Harbor and Kitsap Counties** AGO - CRC 1019 Pacific Avenue South, 3rd Floor Tacoma, WA 98402-4411 Phone: (253) 593-2904 Fax: (253) 593-2449
Olympia - Thurston County AGO – CRC 670 Woodland Square Loop S.E., 1st Floor P. O. Box 40118 Olympia, WA 98504-0118 Phone: (360) 753-6210 Fax: (360) 664-2585	**Vancouver - Southwest Washington** AGO – CRC 1220 Main Street, Suite 549 Vancouver, WA 98660-2964 Phone: (360) 759-2150 Fax: (360) 759-2159
Seattle - King, Snohomish, Clallam and Jefferson Counties AGO – CRC 900 Fourth Avenue, Suite 2000 Seattle, WA 98164-1012 Phone: (206) 464-6684 Fax: (206) 464-6451	

Your Credit Rights As A Consumer

Reviewing Your Credit Report

Knowing and understanding what is in your credit report is one of your most important consumer rights. If you request within 60 days of being denied credit, insurance, an employment opportunity or any other benefit, due in part to information found in your credit report, we will provide you with a copy of your report free of charge. There is a fee if you request copies for any other reason. If you have any questions concerning a credit denial, please contact that creditor.

You can receive and review your credit file any business day by applying either in person with reasonable notice and proper identification; by phone preceded by a written request and proper identification; or by any other reasonable means available and authorized by you. When appearing in person, you can be accompanied by one other individual, although you may be asked for written permission to have your credit file discussed in that person's presence.

Disputing Incorrect Information

If you disagree with any of the information in your credit report, you have the right to request TransUnion to recheck it without cost. It is our responsibility to have the source of the information reverify their records. Likewise, you may submit court papers/schedule of creditors or any other relevant information you may have to assist in resolving the dispute. We cannot accept canceled checks as proof of account status without further reverification from the creditor. Investigations will be concluded within 30 days of the day we receive your request, and a revised report, reflecting the results of the investigation, will be sent to you within five business days.

Should we be unable to resolve your dispute in the 30 days, or if the disputed information is found to be incorrect, we will send you a revised report indicating that the disputed information has been corrected.

If adverse information has been deleted from your file because it could not be verified and it is later found to be accurate, we will send you a written notice within 5 business days informing you that it has been reinserted into your file.

If our investigation has not resolved the dispute, you may add a 100 word explanatory statement to your report. At your request, we will assist you in preparing the statement. If interested, you may also request a description of how the investigation was conducted along with the name, address and telephone number of any one contacted for information.

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Colorado Residents

If we investigate the information in your report at your request, you will receive an updated credit report, and another copy of this notice, to indicate that we have completed our investigation. The results of our investigation will be shown in that report. In addition to all other rights listed, you may bring an action to enforce any obligation imposed on us under Colorado Law in any court of competent jurisdiction or submitted to binding arbitration, after you have followed all dispute procedures in the Colorado law and have received this notice, in the manner set forth in the rules of the American Arbitration Association to determine whether we have met our obligations under law. No decision of an arbitrator pursuant to this provision shall affect the validity of any obligation or debt. A successful party to any such arbitration shall be compensated for the costs and attorney fees of the proceeding as determined by the court or arbitration. No consumer may submit more than one action to arbitration against any consumer-reporting agency during any 120-day period. The results of any arbitration action brought against a consumer reporting agency doing business in this state shall be communicated in a timely manner to all other consumer reporting agencies doing business in this state. If, as a result of an arbitration a determination is made in favor of the consumer, any adverse information is such consumer's file or record shall be removed or stricken in a timely manner, or the consumer may bring an action against the non-complying agency pursuant to this section, in spite of the 120 day waiting period.

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Knowing and understanding what is in your credit report is one of your most important consumer rights. If you request within 60 days of being denied credit, insurance, an employment opportunity or any other benefit, due in part to information Found in your credit report, we will provide you with a copy of your report free of charge. There is a fee if you request copies for any other reason. If you have any questions concerning a credit denial, please contact that creditor.

You can receive and review your credit file any business day by applying either in person with reasonable notice and proper identification; by phone preceded by a written request and proper identification; or by any other reasonable means available and authorized by you. When appearing in person, you can be accompanied by one other individual, although you may be asked for written permission to have your credit file discussed in that person's presence.

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If you disagree with any of the information in your credit report, you have the right to request TransUnion to recheck it without cost. It is our responsibility to have the source of the information reverify their records. Likewise, you may submit court papers/schedule of creditors or any other relevant information you may have to assist in resolving the dispute. We cannot accept canceled checks as proof of account status without further reverification from the creditor. Investigations will be concluded within 30 days of the day we receive your request, and a revised report, reflecting the results of the investigation, will be sent to you within five business days.

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Maryland Residents

Your Commissioner of Financial Regulations is Mary Louise Preis. You may write to her at 500 N. Calvert, Room 402, Baltimore, Maryland 21202 or call 410-333-6830. In addition to the rights above, you are entitled to request a copy of your file free of charge one time in a twelve month period and thereafter for a $5.00 charge each time.