

Consumer's Rights

To know what information is contained in his/her report providing he/she asks for it

A Consumer Reporting Agency (CRA) must divulge everything on file, including medical information (when applicable) and, in a majority of cases, the sources of data. The CRA must also provide the consumer with a list of everyone who has requested his/her report within the past year (two years for reports requested for employment purposes)

To receive a copy of his/her report

A Consumer will receive a copy of their report free of charge if requested within 60 days following adverse action. Further, the consumer will not be charged if he/she can prove that the report is inaccurate due to fraud, that he/she is unemployed and plans to seek a job in the next 60 days and/or that he/she is on welfare. Otherwise, CRA's may charge up to \$8 per report.

To dispute inaccurate or incomplete information

Consumers must notify the Company or the CRA in writing of the information being questioned. While the issue is pending, information providers must include a notice of the dispute when releasing the consumer's report. If proven inaccurate, the information may not be used again.

To give consent to the conducting of his/her background report in the form of a signed release form.

Sample release form: [Applicant Release Form](#)

To report violations of the law

Complaints may be directed to the Federal Trade Commission at the following address:
Consumer Response Center - FCRA, Federal Trade Commission, Washington, D.C. 20580