



Post Office Box 5920, Scottsdale, AZ 85261
1-877-263-8033 | www.universalbackground.com

Report Requested By:
Sample

Consumer Report - Order # 99999999

Name:	John Q Worker	SSN:	***-**-9999
Address:	123 Fake Street Anywhere, KS 99999	DOB:	01/01/****
		Phone:	(999)999-9999
		Email:	samplemail@outlook.com

Summary for John Q Worker

Search Type	Details	Status
Employment Credit Report		🔍 See Details

Report Detail for John Q Worker

Employment Credit Report #99999999

Date Ordered	01/01/2020	Date Completed	01/02/2020
Status	See Details		

TRANS UNION REPORT - PEER

Exact Match between SSN on input and SSN on file.

Personal Information Since 9/16/2010 FAD 1/1/2020		Reported
Name	WORKER, JOHN Q	
SSN	***-**-9999	
Address	123, FAKE, ST, ANYWHERE, KS, 99999	9/16/2010
Address	456, SAMPLE, LN, ANYWHERE, KS, 99999	12/1/2017

Employment			
		Date Hired	Date Separated
Employer	WALMART		Verified 12/4/2019
Occupation	SALES ASSOCIATE		
Employer	TARGET		Verified 10/17/2015
Occupation	SALES ASSOCIATE		

Revolving Accounts												
Acc Name/Address	Rptd DLA ECOA	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating		
				Pmt Term	\$Bal	\$Past Due	Date	Mths	30		60	90
CCB/BIGLOTS Subscriber: A 09BC1234 Loan Type: Charge Account Remarks: Account closed by credit grantor	09/10A 12/19 I	09/10 12/19C	1,279 1,250	42 MIN	1,188	0	12/19	18	01	00	00	R1
Revolving Totals					\$0	\$1,188						

Installment Accounts												
Acc Name/Address	Rptd DLA ECOA	Opened Clsd/PD	High Limit	Current Status			Hist Status			Rating		
				Pmt Term	\$Bal	\$Past Due	Date	Mths	30		60	90
HNTINGTN NTL Subscriber: B 0987D654 Loan Type: Automobile	01/20A 01/20 C	05/18	24,388	466 072MO	21,261	0	12/19	13	00	00	00	I1
Installment Totals				\$601	\$34,321							

Inquiries

Date	Name/Address	Code	MKT	Type Inq/Loan	Amount
01/01/20	SAMPLE	C KS09999999	MWB	Employment	
05/01/18	HUNTBK/INDLE	D AB00000001	TOL	C	

GENERAL SUMMARY OF RIGHTS UNDER THE FCRA * PARA INFORMACION EN ESPANOL, 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 NW, WASHINGTON, DC 20552.* - YOU MUST BE TOLD IF INFORMATION IN YOUR FILE HAS BEEN USED AGAINST YOU. ANYONE WHO USES A CREDIT REPORT OR ANOTHER TYPE OF CONSUMER REPORT TO DENY YOUR APPLICATION FOR CREDIT, INSURANCE, OR EMPLOYMENT - OR TO TAKE ANOTHER ADVERSE ACTION AGAINST YOU - MUST TELL YOU, AND MUST GIVE YOU THE NAME, ADDRESS, AND PHONE NUMBER OF THE AGENCY THAT PROVIDED THE INFORMATION.* - YOU HAVE THE RIGHT TO KNOW WHAT IS IN YOUR FILE. YOU MAY REQUEST AND OBTAIN ALL THE INFORMATION ABOUT YOU IN THE FILES OF A CONSUMER REPORTING AGENCY (YOUR "FILE DISCLOSURE"). YOU WILL BE REQUIRED TO PROVIDE PROPER IDENTIFICATION, WHICH MAY INCLUDE YOUR SOCIAL SECURITY NUMBER. IN MANY CASES, THE DISCLOSURE WILL BE FREE. YOU ARE ENTITLED TO A FREE 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 ON 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 1-888-5-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.* 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 PLACE A SECURITY FREEZE, A CONSUMER REPORTING AGENCY WILL REQUIRE YOU TO PROVIDE APPROPRIATE PROOF OF YOUR IDENTITY, WHICH MAY INCLUDE YOUR SOCIAL SECURITY NUMBER. YOU MAY PLACE A SECURITY FREEZE ON YOUR CREDIT REPORT BY CONTACTING EACH OF THE THREE NATIONWIDE CREDIT REPORTING AGENCIES:* - EQUIFAX: 1-800-525-6285; WWW.EQUIFAX.COM* - EXPERIAN: 1-888-397-3742; WWW.EXPERIAN.COM* - TRANSUNION: 1-800-680-7289; WWW.TRANSUNION.COM* - 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.* - 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 FEDERAL COURT. YOU MAY ALSO HAVE THE RIGHT TO FILE SUIT UNDER STATE LAW.* - 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 MORE INFORMATION ABOUT YOUR FEDERAL RIGHTS, CONTACT:* TYPE OF BUSINESS: CONTACT:* 1.A. BANKS, SAVINGS ASSOCIATIONS, AND CONSUMER FINANCIAL PROTECTION CREDIT UNIONS WITH TOTAL ASSETS OF BUREAU OVER \$10 BILLION AND THEIR AFFILIATES 1700 G STREET NW WASHINGTON, DC 20552* B. SUCH AFFILIATES THAT ARE NOT BANKS, FEDERAL TRADE COMMISSION SAVINGS ASSOCIATIONS, OR CREDIT UNIONS CONSUMER RESPONSE CENTER SHOULD ALSO LIST, IN ADDITION TO THE 600 PENNSYLVANIA AVENUE, NW CFPB: WASHINGTON, DC 20580 (877) 382-4357* 2. TO THE EXTENT NOT INCLUDED IN ITEM 1 ABOVE:* A. NATIONAL BANKS, FEDERAL SAVINGS OFFICE OF THE COMPTROLLER OF THE ASSOCIATIONS, AND FEDERAL BRANCHES AND CURRENCY FEDERAL AGENCIES OF FOREIGN BANKS CUSTOMER ASSISTANCE GROUP P.O. BOX 53570 HOUSTON, TX 77052* B. STATE MEMBER BANKS, BRANCHES AND FEDERAL RESERVE CONSUMER HELP AGENCIES OF FOREIGN BANKS (OTHER THAN CENTER FEDERAL BRANCHES, FEDERAL AGENCIES AND P.O. BOX 1200 INSURED STATE BRANCHES OF FOREIGN MINNEAPOLIS, MN 55480 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 DIVISION OF DEPOSITOR AND STATE BRANCHES OF FOREIGN BANKS, AND CONSUMER PROTECTION INSURED STATE SAVINGS ASSOCIATIONS NATIONAL CENTER FOR CONSUMER AND DEPOSITOR ASSISTANCE FEDERAL DEPOSIT INSURANCE CORPORATION 1100 WALNUT STREET, BOX #11 KANSAS CITY, MO 64106* D. FEDERAL CREDIT UNIONS NATIONAL CREDIT UNION ADMINISTRATION OFFICE OF CONSUMER FINANCIAL PROTECTION 1775 DUKE STREET ALEXANDRIA, VA 22314* 3. AIR CARRIERS ASST. GENERAL COUNSEL FOR OFFICE OF AVIATION CONSUMER PROTECTION DEPARTMENT OF TRANSPORTATION 1200 NEW JERSEY AVENUE, SE WASHINGTON, DC 20590* 4. CREDITORS SUBJECT TO SURFACE OFFICE OF PUBLIC ASSISTANCE, TRANSPORTATION BOARD GOVERNMENT AFFAIRS, AND COMPLIANCE SURFACE TRANSPORTATION BOARD 395 E STREET, SW WASHINGTON, DC 20423* 5. CREDITORS SUBJECT TO THE PACKERS NEAREST PACKERS AND STOCKYARDS AND STOCKYARDS ACT, 1921 DIVISION REGIONAL OFFICE* 6. SMALL BUSINESS INVESTMENT COMPANIES ASSOCIATE ADMINISTRATOR, OFFICE OF CAPITAL ACCESS UNITED STATES SMALL BUSINESS ADMINISTRATION 409 THIRD STREET, SW, SUITE 8200 WASHINGTON, DC 20416* 7. BROKERS AND DEALERS SECURITIES AND EXCHANGE COMMISSION 100 F ST SE WASHINGTON, DC 20549* 8. INSTITUTIONS THAT ARE MEMBERS OF FARM CREDIT ADMINISTRATION THE FARM CREDIT SYSTEM 1501 FARM CREDIT DRIVE MCLEAN, VA 22102-5090* 9. RETAILERS, FINANCE COMPANIES, AND FEDERAL TRADE COMMISSION ALL OTHER CREDITORS NOT LISTED ABOVE CONSUMER RESPONSE CENTER 600 PENNSYLVANIA AVENUE, NW WASHINGTON, DC 20580 (877) 382-4357#BR#

Serviced By:

TRANSUNION
2 BALDWIN PLACE, P.O. BOX 1000
CHESTER, PA 19022
800-888-4213
<http://www.transunion.com>

END OF REPORT - TRANS UNION - 1/2/2020, 12:30:00 CT

This information is a consumer report or investigative consumer report as defined by the federal Fair Credit Reporting Act (FCRA) and applicable state laws. This report does not guarantee the accuracy or truthfulness of the information, but only that it is accurately copied from public records. The end user of this report agrees to comply with the Fair Credit Reporting Act (FCRA), and all other federal, state and local laws governing the confidentiality and dissemination of this information. If any adverse action may be taken based in whole or in part on this consumer report, the end-user is obligated to follow the adverse action procedures as outlined in the FCRA and applicable state and local laws. AZ DPS License #1001268

Para informacion en espanol, visite www.consumerfinance.gov/learnmore (<http://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 (<http://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 (<http://www.consumerfinance.gov/learnmore>) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore (<http://www.consumerfinance.gov/learnmore>).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-567-8688.

- 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 (<http://www.consumerfinance.gov/learnmore>).

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
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 P.O. Box 53570 Houston, TX 77052 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. Division of Depositor and Consumer Protection National Center for Consumer and Depositor Assistance Federal Deposit Insurance Corporation 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue, SE Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street S.W. Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Division Regional Office
6. Small Business Investment Companies	Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416

7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Institutions that are members of the Farm Credit System	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357

2/2023