



Dear Consumer:

Thank you for contacting us regarding the disclosure of your consumer file. In response to your request, please find our consumer disclosure materials at [www.ntnonline.com/consumer](http://www.ntnonline.com/consumer). Please review all instructions and the "Summary of Your Rights" to assist you in returning all the required documentation. Your completion of "Consumer Disclosure Request" gives us permission to disclose the information that we currently maintain in your consumer file. Please sign and mail the "Consumer Disclosure Request", to the address specified in the instructions. Additionally, review the "Obtaining your credit file" items #1 and #2 to see if you are entitled to a free copy of your consumer file. This file is available at [www.ntnonline.com/consumer](http://www.ntnonline.com/consumer).

We are a consumer reporting agency that evaluates consumer information and reports that information to clients for the purpose of residential screening. The information we maintain is gathered from sources such as public records and landlord-tenant court filings. Under the regulations of the Consumer Financial Protection Bureau (CFPB), Federal Trade Commission (FTC), the Fair Credit Reporting Act (FCRA), as amended by the Fair and Accurate Credit Transactions Act of 2003 (FACTA), we may disclose information about your court, criminal and other related history to potential housing providers whom you have authorized to access the information in your consumer file.

Please note: To ensure your privacy, we are unable to discuss your consumer file with you unless we have a written disclosure request and sufficient information verifying your identity. You will find a helpful "Consumer Disclosure Request" form below and at [www.ntnonline.com/consumer](http://www.ntnonline.com/consumer).

If you have any questions or comments with regard to this information, please do not hesitate to contact our Consumer Relations phone line at 1(800)228-0989 or email us at: [consumerrelations@ntnonline.com](mailto:consumerrelations@ntnonline.com).

Sincerely,

## Obtaining Your Consumer File

*Please read the following instructions carefully. Failure to follow these instructions may delay processing of your request.*

1. Under the Fair Credit Reporting Act (FCRA), you are entitled to a free copy of the information contained in your consumer file, if, within 60 days prior to your request, you have been notified of an adverse action taken towards you based upon information appearing in your consumer file, such as:
  - a. Denial of your housing application
  - b. Required to have a deposit not required by another applicant
  - c. Required to have a cosigner/guarantor
  - d. Assessed a higher rental rate than another applicant
  - e. Denied employment or a promotion
  - f. Reassigned or terminated
  
2. Under the FCRA, you are entitled to one free copy of your consumer file in any twelve-month period. You are also entitled to a free copy of your consumer file if you meet the following criteria:
  - a. You have been notified of an adverse action, as set forth in the preceding paragraph.
  - b. You reside in a state where you are entitled to one or more free copies in any twelve-month period.
  - c. You suspect that your file may contain fraudulent information, or you are a victim of identity theft.
  - d. You are unemployed or you currently receive public assistance.
  
3. If the above items #1 or #2 do not apply to you, there may be a processing fee that must accompany your request. Payment is allowed by personal check, cashier's check or money order only - payable to NTN. Do not send cash.

***Fees are determined by the state in which you reside and are subject to change without notice.***

STATE	PRICE	STATE	PRICE
Arizona	\$5.00 per copy	Montana	\$5.00 per copy
California	\$5.00 per copy	Nebraska	\$5.00 per copy
Colorado	\$5.00 per copy	New Hampshire	\$5.00 per copy
Connecticut	\$5.00 per copy	New Jersey	\$5.00 per copy
Georgia	Free 1 <sup>st</sup> and 2 <sup>nd</sup> copy in any 12-month period; \$5.00 per additional copy	New Mexico	\$5.00 per copy
Kansas	\$5.00 per copy	New York	\$5.00 per copy
Louisiana	\$5.00 per copy	Rhode Island	\$5.00 per copy
Maine	\$5.00 per copy	Texas	\$5.00 per copy
Maryland	\$5.00 per copy	Vermont	\$5.00 per copy

Massachusetts	\$5.00 per copy	Washington	\$5.00 per copy
Minnesota	\$5.00 per copy	All Other States	\$9.00 per copy

4. The Consumer Disclosure Request form, must be signed, completed in full and be printed legibly in blue or black ink. Otherwise, your request may be delayed.
5. Please provide **one (1)** of the following forms of identification, along with your completed request form:
  - ❖ Photocopy of a valid driver's license, non- driver's license OR state, federal or military government-issued photo ID.
- 5A. Alternately, you may provide a photocopy of **two (2)** of the following pieces of identification:
  - ❖ Social Security Card or ITIN
  - ❖ Non-Government issued photo ID (such as Employment ID or Student ID)
  - ❖ Recent Utility Bill (electric, gas or telephone bill)
6. MAIL the signed and completed form to:

**National Tenant Network, Inc.**  
**Consumer Relations Department**  
**PO Box 1664**  
**Lake Oswego, Oregon 97035**

Disclosure of your NTN consumer file will be sent to you within 14 business days of receipt of your completed Disclosure Request Form. Mail is the preferred method for sending your completed Consumer Disclosure Request form; however, if you wish to FAX your completed form to us, please make sure you sign your Disclosure Request Form and include a photocopy of your government-issued photo ID, such as a valid driver's license, non-driver's license or passport to 1-800-340-1116.

Disclosure of your NTN Confidential Consumer file will be provided within 14 business days from receipt of your FAX. To contact the Consumer Relations Department, please call 1-800-228-0989.



**Consumer Disclosure Request** *Please print legibly in blue or black ink. Refer to the Consumer Disclosure Request Instructions for assistance.*

**DATE:** \_\_\_\_\_

**SECTION A: Type of Request**

*Check one of the following. (Refer to the Instructions on page 2, item #1 and #3 for assistance.)*

1. I am requesting a copy of my consumer file. Enclosed is my processing fee payment in the amount of \$ \_\_\_\_\_.

OR

2. I qualify for a free copy. Check one of the following. *(Refer to the Instructions on page 2, item #2 for assistance.)*

I qualify for a free copy of my consumer file because:

a. I am requesting my free annual consumer file disclosure under the Fair Credit Reporting Act (FCRA).

b. I reside where state laws entitle me to one or more free copies per year, and under such law, I qualify for another free copy of my consumer file. *(See instructions sheet for states)*

c. I have been notified of an adverse action based on information in my consumer file and have enclosed the qualifying information. *(Proceed to section B)*

d. I suspect my file may contain fraudulent information or I may be the victim of identity theft.

e. I can certify in writing that I am unemployed or currently receiving public assistance. I have enclosed the qualifying information.

**SECTION B: Where/With Whom You Applied**

*(Complete this section if you checked boxes 2. and c. above)*

Housing Application Date: \_\_\_\_\_

Prospective Landlord Name: \_\_\_\_\_

Contact Person: \_\_\_\_\_ Phone Number: (\_\_\_\_) \_\_\_\_\_

Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

**SECTION C: Consumer Identifying Information**

Include a copy of your valid and verifiable, government-issued photo identification for faster processing of your request (*i.e., driver's license, passport etc.*).

Full Name -

First: \_\_\_\_\_ Middle: \_\_\_\_\_ Last: \_\_\_\_\_

Gen:  Sr  Jr.  Other: \_\_\_\_\_

Date of Birth: Month: \_\_\_\_\_ Day: \_\_\_\_\_ Year: \_\_\_\_\_

List Maiden or Other Names Used: \_\_\_\_\_

Social Security or Individual Tax Identification Number (ITIN):

[ ][ ][ ] - [ ][ ] - [ ][ ][ ][ ]

**Phone Numbers –**

Home: (\_\_\_\_) \_\_\_\_\_ Work: (\_\_\_\_) \_\_\_\_\_

Mobile: (\_\_\_\_) \_\_\_\_\_

**Address History** *Information will be mailed to the current address*

List all addresses where you have resided over the past seven years:

Current Street Address: \_\_\_\_\_ Apt.#: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Street Address: \_\_\_\_\_ Apt.#: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Street Address: \_\_\_\_\_ Apt.#: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Street Address: \_\_\_\_\_ Apt.#: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Street Address: \_\_\_\_\_ Apt.#: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Previous Street Address: \_\_\_\_\_ Apt.#: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

*(To add additional addresses please submit a separate page.)*

**SECTION D: Third Party Request and Identifying Information**

*(Complete only if you want to have your consumer file released to someone other than yourself. Check the boxes that apply.)*

In order to protect your privacy rights, the Fair Credit Reporting Act requires that we obtain your written consent authorizing disclosure of the contents of your consumer file to a third-party representative. Upon receipt of this form, we will be happy to assist you and your representative on any matter concerning your consumer file.

**I authorize the disclosure of the contents of my consumer file to the third-party identified below.**

Third party's relationship/association to you:

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*Third-Party's Information*

Full Name -

First: \_\_\_\_\_ Middle: \_\_\_\_\_ Last: \_\_\_\_\_

Full Current Address of Third-Party -

Street Address: \_\_\_\_\_ Apt.#: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Third-Party Phone Numbers -

Home: (\_\_\_\_\_) \_\_\_\_\_ Work: (\_\_\_\_\_) \_\_\_\_\_

Mobile: (\_\_\_\_\_) \_\_\_\_\_

**SECTION E: Request for Alternate Disclosure Method**

**I wish to authorize disclosure of my file in a manner other than by mail.**

Check one of the following:

By Fax (\_\_\_\_)\_\_\_\_\_to\_\_\_\_\_ (Third-Party Representative authorized in Section D, on the following page).

Mail disclosure of my confidential consumer file and/or result of reinvestigation of any disputed information contained in my consumer file to the authorized Third-Party Representative at the address indicated in Section D, on the following page.

BY SUBMITTING THIS FORM, I AGREE THAT I AM THE PERSON NAMED ABOVE AND I UNDERSTAND THAT IT MAY BE A VIOLATION OF FEDERAL AND/OR STATE LAW TO OBTAIN A CONSUMER REPORT ON ANY PERSON OTHER THAN MYSELF AND THAT UNDER THE FAIR CREDIT REPORTING ACT, ANY PERSON WHO KNOWINGLY AND WILLFULLY OBTAINS INFORMATION ON A CONSUMER FROM A CONSUMER REPORTING AGENCY UNDER FALSE PRETENSES SHALL BE FINED UNDER TITLE 18, UNITED STATES CODE, IMPRISONED FOR NOT MORE THAN 2 YEARS, OR BOTH.

**I swear, under penalty of law, that to the best of my knowledge, the information provided above is true and correct.**

Printed Name: \_\_\_\_\_

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

*(The remainder of this page is intentionally left blank. Please continue to the next page)*



*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, 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 1-888-5-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](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 Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Public Assistance, Governmental Affairs, and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423
5. Creditors Subject to the 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 Street, N.E. 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	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357



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## **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](http://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](http://www.equifax.com)
- Experian: 1-888-397-3742; [www.experian.com](http://www.experian.com)
- TransUnion: 1-800-680-7289; [www.transunion.com](http://www.transunion.com)

An initial fraud alert stays in your file for at least 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](http://www.consumerfinance.gov/learnmore).

**You have the right to free copies of the information in your file (your “file disclosure”).** An initial fraud alert entitles you to a copy of all the information in your file at each of the three nationwide agencies, and an extended alert entitles you to two free file disclosures in a 12-month period following the placing of the alert. These additional disclosures may help you detect signs of fraud, for example, whether

fraudulent accounts have been opened in your name or whether someone has reported a change in your address. Once a year, you also have the right to a free copy of the information in your file at any consumer reporting agency, if you believe it has inaccurate information due to fraud, such as identity theft. You also have the ability to obtain additional free file disclosures under other provisions of the FCRA. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

2. **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](http://www.consumerfinance.gov/learnmore).

3. **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.

4. **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.

5. **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.

6. The following FCRA right applies with respect to nationwide consumer reporting agencies:

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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](http://www.consumerfinance.gov/learnmore), or write to the Consumer Financial Protection Bureau. You may have additional rights under state law. For more information, contact your local consumer protection agency or your state Attorney General.

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