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You have a right to obtain a copy of your credit file from a consumer credit reporting agency. They may charge a reasonable fee not to exceed eleven dollars (\$11). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information on your credit report within the preceding 60 days.

There is also no fee if you certify that you are unemployed and intend to apply for employment during the next 60 days, that you are a recipient of public welfare assistance, or that you have reason to believe that your file at such credit reporting agency contains inaccurate information due to fraud. You also have the right to receive one free copy of your credit report from each consumer credit reporting agency per year at the www.annualcreditreport.com.

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Consumer Credit File Rights under State and Federal Law you have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years. You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it. Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur. You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for

this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you. The Federal Trade Commission and the Consumer Financial Protection Bureau regulate and watch over credit bureaus. For more information visit: <https://www.consumerfinance.gov/>

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