

# A Summary of Your Rights Under the Fair Credit Reporting Act

## **Last Revised:**

- January 25, 2023

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of credit reporting agencies. There are many types of credit reporting agencies, including credit bureaus and specialty agencies (such agencies that sell information about check writing histories, medical records, and rental history records). **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, D.C. 20552.**

**You must be told if information in your file has been used against you.** If ZkrillaFinance, Inc., (“Zkrilla”) its subsidiaries, affiliates, agents, and assigns, uses a credit report or another type of report to deny your subscription membership application, we must tell you and we must give you the name, address, and phone number of the agency that provided the information to us.

**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 credit 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 a 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, you are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau. 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 creditworthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores, but you will have to pay for it.

**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. Credit reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Incomplete, inaccurate, or unverifiable information must be removed or corrected, usually within 30 days. However, a credit reporting agency may continue to report information it has verified as accurate.

**Credit reporting agencies may not report outdated negative information.** In most cases, a credit 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 credit reporting agency may provide information about you only to people with a valid need — usually to consider an application with a business partner, employer, creditor, or other business. The FCRA specifically specifies those with a need for access.

**You must give your consent for reports to be provided.** A credit reporting agency may not give out information about you without your written consent.

**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 credit 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 credit 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 one-year alert that is placed on your credit file. Upon seeing a fraud alert display on your credit file, a business is required to take steps to verify your 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 seven 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 credit reporting agency, or, in some cases, a user of these reports or a furnisher of information to a credit 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, in addition, may enforce the FCRA. Many states have their own credit 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:**

PLEASE CONTACT:

Consumer Financial Protection Bureau  
1700 G Street, N.W.  
Washington, D.C. 20552  
855-411-2372

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania Avenue, N.W.  
Washington, D.C. 20580  
877-382-4357