

## California Statement of Consumer Rights

You have rights when an investigative consumer report is obtained on you. You can find the complete text of the law governing Investigative Consumer Reporting Agencies at California Civil Code §§1786 – 1786.60 (the “Investigative Consumer Reporting Agencies Act” or “ICRA”). The ICRA is designed to promote accuracy, fairness, and privacy of information in the files of every “consumer reporting agency” (CRA).

The following is a summary of the provisions of Section 1786.22, which you are required to receive when an Investigative Consumer Report (“ICR”) will be obtained about you:

- You have the right to contact the agency that made the ICR and get information from that agency. You can do this in one of the following ways:
  1. You can go to the agency in person during the normal business hours. You can bring someone with you. That person may be required to present identification. You may be required to sign a paper allowing the agency to discuss your file with or to show your file to this person.
  2. You may receive a copy of your file by certified mail, if you have given written notice to the agency that you want information mailed to you or to another person you want to receive the file. You will be required to provide identification when you write for your file.
  3. You may be able to discuss your file over the telephone if you have give written instructions to the agency and have provided identification.
- You have the right to receive a copy of your file or your ICR from the agency. You may be charged the cost of duplication.
- You have the right to have trained personnel at the agency explain any information contained in the ICR or your file.
- You have the right to a written explanation of any codes or abbreviations used in your ICR, so you can understand the report.

You also have rights under federal law in regard to your Report. A copy of those rights is given to you with this California statement of consumer rights. Many of these rights are also included within California law. Under federal law, your report is a consumer report, not an investigative consumer report, unless the report contains information obtained from a personal interview, in which case it is an investigative consumer report under federal law.