

Reason for disputing criminal records

a. Please provide details we should know about your dispute. Please be as specific as possible.
b. Please use the information on the report to identify the record you are disputing. Each record has a number associated with it. Identifying the records by number will help us process your dispute faster.
c. You can attach as many copies of this page as needed. If you attach multiple copies, it will be helpful for you to number the pages. This will make it easier for us to discuss each item with you if needed.

1. Criminal Record #: _____ **Source:** _____
Offense: _____ **Any related date:** _____

- This record is not about you.
- The record is about you, but it lists the wrong offense or lists a felony when you were convicted of a misdemeanor.
- This record is about you, but it doesn't correctly show what the result was (for example, the case was dismissed, but it shows you were convicted or it has the wrong date for your conviction).
- This record is about you, but it was later removed from public records (for example, the case was dismissed after probation, expunged, sealed or make non-public or you received a pardon).
- This record is about you, but it has other incorrect information; provide details:

2. Criminal Record #: _____ **Source:** _____
Offense: _____ **Any related date:** _____

- This record is not about you.
- The record is about you, but it lists the wrong offense or lists a felony when you were convicted of a misdemeanor.
- This record is about you, but it doesn't correctly show what the result was (for example, the case was dismissed, but it shows you were convicted or it has the wrong date for your conviction).
- This record is about you, but it was later removed from public records (for example, the case was dismissed after probation, expunged, sealed or make non-public or you received a pardon).
- This record is about you, but it has other incorrect information; provide details:

3. Criminal Record #: _____ **Source:** _____
Offense: _____ **Any related date:** _____

- This record is not about you.
- The record is about you, but it lists the wrong offense or lists a felony when you were convicted of a misdemeanor.
- This record is about you, but it doesn't correctly show what the result was (for example, the case was dismissed, but it shows you were convicted or it has the wrong date for your conviction).
- This record is about you, but it was later removed from public records (for example, the case was dismissed after probation, expunged, sealed or make non-public or you received a pardon).
- This record is about you, but it has other incorrect information; provide details:

Para información en español, 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 the 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 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 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 1-888-567-8688.
- **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.

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.	a. Bureau of Consumer Financial Protection 1700 G Street NW Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the Bureau:	b. Federal Trade Commission: Consumer Response Center – FCRA

	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 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Department of Transportation 400 Seventh Street SW Washington, DC 20590
4. Creditors Subject to Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 1925 K Street NW Washington, DC 20423
5. Creditors Subject to Packers and Stockyards Act	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 406 Third Street, SW, 8th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F St NE Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	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

Additional Information about the Fair Credit Reporting Act

The Summary of Your Rights provided above does not reflect certain amendments contained in the Consumer Reporting Employment Clarification Act of 1998. The following additional information may be important for you:

- Records of convictions of crimes can be reported regardless of when they occurred.
- If you apply for a job that is covered by the Department of Transportation’s authority to establish qualifications and the maximum hours for that job and you apply by mail, telephone, computer, or other similar means, your consent to a consumer report may validly be obtained orally, in writing, or electronically. If an adverse action is taken against you because of a consumer report for which you gave your consent over the telephone, computer, or similar means, you may be informed of the adverse action and the name, address and phone number of the consumer reporting agency, orally, in writing, or electronically.

Summary of Rights for California Consumer Reporting Agencies Act

Please know that you have a right under California law to inspect files maintained on you by an investigative consumer reporting agency pursuant to any of the following procedures, during normal business hours and on reasonable notice:

- You may personally inspect the files if you provide proper identification (e.g., valid driver's license, social security account number, military identification card, credit cards), and may receive a copy of the file for the actual cost of duplication services provided.
- You may make a written request, by certified mail and with proper identification as described above, for copies to be sent to a specified address.
- You may make a written request, with proper identification as described above, for telephone disclosure of a summary of information contained in your files, if any toll charge is prepaid by or charged directly to you.

If you are unable to provide "proper identification" through the types of cards or numbers listed above, the agency may require additional information concerning your employment and personal or family history in order to verify your identity. The agency must provide trained personnel to explain to you any information that the agency is required to furnish to you from your file. The agency also must provide you with a written explanation of any coded information contained in your files at the time inspection of your files is permitted. You are permitted by law to be accompanied by one other person of your choosing when inspecting your files. That person must furnish reasonable identification. The agency may require you to provide the agency with a written statement granting permission to the agency to discuss your file in such person's presence. The agency also is not required by law to make available to you the sources of information in your files, although such information would be obtainable through proper discovery procedures in any court action brought under Title 1.6A of the Civil Code pertaining to Investigative Consumer Reporting Agencies.

The law gives you the right to obtain disclosure from us for a charge in some situations and for free in others. We currently do not charge for these disclosures. The law also gives you the right to have us do the following for free: reinvestigate any information you dispute, notify any source of information you dispute, delete or correct any disputed information we cannot verify, notify you of our deletion or correction (including a revised copy of the report), notify any information sources of our deletion or correction, notify you if we reinsert any previously deleted information, include in your file a statement that you provide about information you continue to dispute, and notify prior recipients of any changes, deletions, and dispute statements if you request (or not notify them if you request).

Resumen de Derechos al Consumidor en California

Se le informa que usted tiene el derecho, bajo la ley de California, de inspeccionar y revisar archivos con sus datos que cualquier agencia consumidora pueda tener en su poder. Esto se puede hacer siguiendo los pasos debidos dentro de horas de oficina y con una notificación avanzada razonable.

- Usted puede personalmente examinar sus archivos siempre y cuando proporcione identificación apropiada (por ejemplo, licencia de manejar válida, número de su tarjeta del seguro social, tarjeta de identidad del servicio militar, tarjetas de crédito). Se le puede otorgar copia de su expediente si cubre el costo para duplicárselo.
- Usted puede pedir por escrito que se le copie el archivo si da una dirección válida, incluye su identificación y lo hace por correo certificado.

- Usted puede también por escrito, siguiendo los pasos arriba indicados, solicitar que se le den los datos contenidos en su expediente por teléfono. Si se contraen gastos telefónicos, los mismos se tendrán que pagar por adelantado.

Si usted no puede proporcionar "identificación adecuada" de acuerdo a los requisitos específicos indicados arriba, la agencia puede solicitar datos de su empleo y antecedentes personales familiares para verificar su identidad

La agencia debe suministrarle el personal adecuado que le explique/informe detalladamente sobre el contenido de su archivo. La agencia también está obligada a proveer explicación por escrito sobre datos claves o codificados dentro de su archivo al momento de permitirle examinar su expediente. Se le permite ir acompañado de otra persona que usted escoja para explorar su archivo. Dicha persona necesitará identificarse debidamente. La agencia puede requerir que usted de permiso por escrito para discutir su expediente en frente de otra persona. La agencia no está obligada a divulgar las fuentes informativas que le permitieron obtener sus datos. Estos datos pueden llegar a ser disponibles por medio de la corte bajo el Título 1.6A del Código Civil referente a Agencias Investigadoras al Consumir.

La ley le provee el derecho de obtener revelación de nosotros a un cargo en unas situaciones y gratis en otras. Nosotros por el momento no cobramos por estas revelaciones. La ley también le da el derecho de hacer lo siguiente sin ningún cobro: Re-investigar cualquier información que usted dispute, notificar cualquier origen de información que usted dispute, borrar o corregir cualquier información disputada que no podríamos verificar, notificarle de nuestras correcciones o supresiones (incluyendo una copia revisada de el reporte), notificar cualquier información de orígenes de nuestras supresiones o correcciones, notificarle si nosotros reinsertamos alguna información previamente borrada, incluir en su archivo una declaración que usted provee acerca de información que continúe a disputar, y notificarle antes a los beneficiarios de cualquier cambio, supresiones, y disputas de declaraciones si usted las solicita (o no notificarlos a su petición).