

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 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 1-888-5-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.

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:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue NW Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>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.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group P.O. Box 53570 Houston, TX 77052</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>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</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Assistant General Counsel for Office of Aviation Consumer Protection Department of Transportation 1200 New Jersey Avenue SE Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Public Assistance, Governmental Affairs and Compliance Surface Transportation Board 395 E Street SW Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Division Regional Office</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Administrator, Office of Capital Access United States Small Business Administration 409 Third Street SW, Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street NE Washington, DC 20549</p>
<p>8. Institutions that are members of the Farm Credit System</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>

9. Retailers, Finance Companies, and All Other Creditors Not Listed Above

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
(877) 382-4357

In addition to your rights outlined in the Consumer Financial Protection Bureau's "A Summary of Your Rights under the Fair Credit Reporting Act," several states give consumers specific rights as outlined in individual state fair credit reporting acts. Like the FCRA, state fair credit reporting acts are designed to promote accuracy, fairness and privacy of information in the files of "consumer reporting agency" ("CRA") operating in that state.

As not all of these rights apply to On-Site or are available in every state, it is important that you carefully review this document and the Consumer Financial Protection Bureau's "A Summary of Your Rights under the Fair Credit Reporting Act." Whether or not your state is specifically identified, you still may have additional rights under state law. You may wish to contact your state or local consumer protection agency, or your state attorney general (or an equivalent agency) to learn about those rights.

Your rights under the state credit or consumer reporting laws may include:

- **You may have the right to obtain a copy of the information in your credit or consumer file.** Although some states allow CRAs to charge reasonable fees, On-Site will not charge you a fee to obtain your On-Site consumer file.
- **You may have the right to have your credit or consumer file information explained to you.** Several states require that a CRA must provide someone to help you interpret the information in your credit or consumer file, including an explanation of any codes and trade language.
- **CRAs must reinvestigate disputes and modify or remove inaccurate information.** CRAs cannot charge a fee for reinvestigation. You should provide the CRA with all pertinent information concerning a disputed error, and the CRA shall reinvestigate the dispute within 30 business days after notification. If you are not satisfied with a CRA's reinvestigation, you may send a brief statement to be placed in your file explaining the inaccuracy; this statement must be included in future credit or consumer reports.
- **You may have the right to know of all inquiries made to a CRA relating to your credit or consumer file, including all recipients of your credit or consumer report.** CRAs must provide you a list of anyone who has inquired about your credit or consumer file in the last 12 months, or during other timeframes established by state law.
- **You may have the right to request that information in your credit for consumer file not be used for third-party marketing purposes.** This includes unsolicited and/or "prescreened" offers of insurance or credit sent by creditors.
- **You may have a right to bring an action against violators.** You may bring an action specifically against anyone who knowingly or willfully misuses your credit for consumer file data or improperly obtains access to your credit or consumer file.

In addition to these general state guidelines above, some state laws provide other specific rights for their residents. You may wish to contact your state or local consumer protection agency, or your state attorney general (or an equivalent agency) to learn about those rights, or consult the referenced statutes.

California Residents. You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars (\$8). There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. Under the Federal Fair Credit Reporting Act, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old. Bankruptcy information can be reported for 10 years.

If you have notified a consumer credit reporting agency in writing that you dispute the accuracy of information in your file, the consumer credit reporting agency must then, within 30 business days, reinvestigate and modify or remove inaccurate information. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in 12 months preceding your request. This record shall include the recipients of any consumer credit report.

You may request in writing that the information contained in your file not be provided to a third party for marketing purposes.

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or

cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires. A security alert may be requested by calling the following toll-free telephone number: (866) 934-1124. California consumers also 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 credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by mail. 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 cellular phone or other new account, including an extension of credit at point of sale.

When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply when you have an existing account and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

A consumer credit reporting agency may not charge a fee to a consumer for placing or removing a security freeze if the consumer is a victim of identity theft and submits a copy of a valid police report or valid Department of Motor Vehicles investigative report. A person 65 years of age or older with proper identification shall not be charged a fee for placing an initial security freeze, but may be charged a fee of no more than five dollars (\$5) for lifting,

removing, or replacing a security freeze. All other consumers may be charged a fee of no more than ten dollars (\$10) for each of these steps.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

(1) You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.

(2) You have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

Additional information can be found in the California Consumer Credit Reporting Agencies Act (CA Civ. Code §1785, et seq.).

Colorado Residents. You have a right to file an action in court or to submit to binding arbitration if you believe a CRA has not met its obligations under the law.

Connecticut Residents. Connecticut residents may contact the Connecticut Department of Banking if dissatisfied upon review of their credit report with the CRA. Additional information can be found in the Connecticut Consumer Credit Report law (Conn. Gen. Ann. Stat. §36a-695, et seq.).

District of Columbia Residents. If you have experienced financial hardship resulting directly or indirectly from the public health emergency declared by the Mayor (Mayor's Order 2020-046) on March 11, 2020, you have the right to submit a request to any credit reporting agency that maintains a file on you to include in your file a personal statement indicating that you have been financially impacted by the COVID-19 emergency. The credit reporting agency shall provide that personal statement along with any credit report provided by the agency, beginning on the date the credit reporting agency receives the personal statement, unless you request that the personal statement be removed.

Maine Residents. With respect to disputes of information, certain individuals designated by you will be notified that the disputed information remains in dispute, regardless of whether you file a statement of dispute.

Maryland Residents. After any reinvestigation, CRAs will send written notice to each person to whom erroneous information has been furnished over the past year, and two years for employment purposes. CRAs cannot reinsert disputed information into a credit report unless the information source verifies its accuracy and completeness. CRAs must provide written notice of reinsertion of information.

Disputes. Within thirty days of any request you submit, a CRA will provide you a description of the procedures used to determine the completeness and accuracy of the information in your file, including the name, business address, and telephone number of anyone that furnished information to the CRA.

In Maryland, you have the right to file a complaint with the Commissioner of Financial Regulation for the State of Maryland, which will investigate the complaint. Complaints can be sent to: Office of the Commissioner of Financial Regulation, 500 N. Calvert St. Suite 402, Baltimore MD, 21202, (410) 230-6100 (main number) or (410) 230-6077 (Consumer Services). Additional information can be found in the Maryland Consumer Credit Reporting Agencies Law (Md. Comm. Code Gen. Ann. §14-1201, et seq.).

Massachusetts Residents. You have a right to dispute inaccurate information by contacting the CRA directly, either in writing or by phone. Upon such a request, the CRA must provide, a live CRA representative to assist in the dispute resolution process. CRA shall disclose to you the recipients of any consumer report which was furnished for employment purposes within the two-year period and for any other purpose within the six month period preceding the request. On-Site does not provide consumer reports to its customers for purposes of pre-screened credit offers.

Deleted information, if any, will be provided to the individuals designated by you within fifteen days of receiving your request that such information be disclosed. You have a right to obtain the following information from CRA: (1) the nature, contents, and substance of all information pertaining to you, except medical information, in CRA's file; (2) the names of users of consumer reports that correspond to any code identifications in your report; (3) a clear, simple, and plain meaning explanation of all information disclosed to you; (4) the sources of all credit information; and (5) the recipients of any consumer report that has been furnished for employment purposes within the two year period preceding the request or within six months for any other purpose.

Additional information can be found in the Massachusetts Credit Reporting Act (Mass. Gen. Laws c. 93, §§50-68).

Montana Residents. CRA will notify you of all users, for whom CRA has records, who have received the disputed information.

Nevada Residents. After any reinvestigation, CRAs will send written notice to each person to whom erroneous information has been furnished over the last six months. CRAs cannot reinsert disputed information into a credit report unless the information source verifies its accuracy and completeness. CRAs must provide written notice of reinsertion of information. Additional information can be found in the Nevada Consumer Reporting Act (Nev. Rev. Stat. §598C.010, etseq.).

New Hampshire Residents. You have the right to obtain all information pertaining to you from CRA that it is required to disclose in accordance with the Fair Credit Reporting Act or New Hampshire's Consumer Credit Reporting statutes (R.S.A. 359-B:1, et seq.).

Texas Residents. Upon receipt of a proper request, a CRA shall disclose to you in writing the name of each person requesting credit information about you during the six months preceding the date of each request. After any reinvestigation, CRAs will send written notice to each person to whom erroneous information has been furnished over the last six months. CRAs cannot reinsert disputed information into a credit report unless the information source verifies its accuracy and completeness. CRAs must provide written notice of reinsertion of information.

In Texas, you may bring an action to enforce a CRA's obligations in any court or, if agreed by both parties, by submitting the dispute to binding arbitration. Such action may only be brought after the dispute procedures described above have been followed. The prevailing party in an action shall have their attorney's fees compensated. Additional information for Texas residents can be found in the Texas Business and Commerce Code (§§20.01 et seq.).

Vermont Residents.

NOTICE TO VERMONT CONSUMERS

(1) Under Vermont law, you are allowed to receive one free copy of your credit report every 12 months from each credit reporting agency. If you would like to obtain your free credit report from On-Site, you should contact us by writing to the following address: On-Site Screening, 2201 Lakeside Blvd., Richardson, Texas 75083, or calling the following number: (866) 934-1124, or both.

(2) Under Vermont law, no one may access your credit report without your permission except under the following limited circumstances:

(A) in response to a court order;

(B) for direct mail offers of credit;

(C) if you have given ongoing permission and you have an existing relationship with the person requesting a copy of your credit report;

(D) where the request for a credit report is related to an education loan made, guaranteed, or serviced by the Vermont Student Assistance Corporation;

(E) where the request for a credit report is by the Office of Child Support when investigating a child support case;

(F) where the request for a credit report is related to a credit transaction entered into prior to January 1, 1993; or

(G) where the request for a credit report is by the Vermont Department of Taxes and is used for the purpose of collecting or investigating delinquent taxes.

(3) If you believe a law regulating consumer credit reporting has been violated, you may file a complaint with the Vermont Attorney General's Consumer Assistance Program, 104 Morrill Hall, University of Vermont, Burlington, Vermont 05405.

Vermont Consumers Have the Right to Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report pursuant to 9 V.S.A. § 2480h at no charge. The security freeze will prohibit a credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail.

The security freeze is designed to help 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 gains 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 new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale.

When you place a security freeze on your credit report, within ten business days you will be provided a personal identification number, password or other equally or more secure method of authentication to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all of the following:

- (1) The unique personal identification number, password or other method of authentication provided by the credit reporting agency.**
- (2) Proper identification to verify your identity.**
- (3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.**

A credit reporting agency may not charge a fee to remove the freeze on your credit report or authorize the release of your credit report for a specific party, parties, or period of time after the freeze is in place.

A credit reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request.

While a security freeze will not apply to "preauthorized approvals of credit," On-Site does not provide preauthorized credit approval screenings for its customers, so no further action is necessary to avoid receiving such offers as a result of screenings performed by On-Site.

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, provided you have previously given your consent to this use of your credit reports. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a credit reporting agency or a user of your credit report.

Disputes. CRA investigates and verifies the accuracy of the disputed information by obtaining information from the individual, entity, or business that furnished the information to CRA, where applicable.

Additional information can be found in the Vermont Fair Credit Reporting Act (9 V.S.A. § 2480a, et seq.)

Washington Residents. Upon your request, a CRA shall provide all information in your file, except that medical information may be withheld. The CRA shall inform you of the existence of medical information, and the consumer has the right to have that information disclosed to the health care provider of the consumer's choice. The CRA shall inform you of the right to disclosure of medical information at the time you request your file. A CRA shall provide a record identifying all inquiries received by the CRA in the six-month period before the request that identified you in connection with a credit transaction that is not initiated by you.

Disputes. If you question the completeness or accuracy of an item of information contained in your file at a CRA and provide proper notice to the CRA, the CRA shall reinvestigate without charge and record the current status of the disputed information before the end of thirty business days, beginning on the date the CRA receives your notice. Before the end of the five business-day period beginning on the date a CRA receives notice of your dispute, the CRA shall notify any person who provided an item of information in dispute.

After any reinvestigation, CRAs will send written notice to each person to whom erroneous information has been furnished over the last six months. CRAs cannot reinsert disputed information into a credit report unless the information source verifies its accuracy and completeness. CRAs must provide written notice of reinsertion of information.

In Washington, the state agencies that have authority to enforce the Washington FCRA are:

- Office of Attorney General, 1125 Washington St. SE, PO Box 40100, Olympia WA, 98504-0100, (360) 753-6200
- Office of Attorney General, Consumer Protection Division:
 - Bellingham - Island, San Juan, Skagit and Whatcom Counties, 103 E. Holly Suite 308, Bellingham, WA, 98225, (360) 738-6185.
 - Kennewick - Southeast Washington, 8127 W. Klamath Ct, Bldg 6, Suite A, Kennewick, WA 99336, (509) 734-7140.
 - Seattle - King, Snohomish, Clallam and Jefferson Counties, 800 Fifth Avenue, Suite 2000, Seattle, WA 98104, (206) 464-6684.
 - Spokane - Northeast Washington, West 1116 Riverside, Spokane, WA, 992011194, (509) 456-3123.
 - Tacoma - Pierce, Mason, Grays Harbor and Kitsap Counties, 1019 Pacific Ave. S. 3rd Floor, Tacoma, WA, 98402-4411, (253) 593-2904.
 - Vancouver - Southwest Washington, 1220 Main St, Suite 549, Vancouver, WA 98660-2964 (360) 759-2159.

A CRA may only provide information about you to people with a recognized need under the Washington Fair Credit Reporting Act, such as creditors, employers, insurer or landlords. More information can be found in the Washington Fair Credit Reporting Act

(Wash. Rev. Code §§ 19.182.005 to 19.182.902) found at Washington Legislature's web site (<http://apps.leg.wa.gov/rcw/default.aspx?cite=19.182>).

Consumers Have the Right to Obtain Security Freezes

You have a right to place a “security freeze” (sometimes referred to as a “credit freeze”) on your credit or consumer report to protect your privacy and reduce the risk that credit will be granted in your name without your knowledge. All fifty U.S. states and the District of Columbia have enacted legislation enabling a security or credit freeze. The credit freeze laws are state specific and vary among the states. See below for a list of state credit freeze laws. For specific details regarding the credit freeze laws for the state of your residence, you may wish to contact your state or local consumer protection agency, or your state attorney general (or an equivalent agency) to learn about what rights you might have. If you are the victim of identity theft, you should consider filing a complaint regarding identity theft with the Federal Trade Commission and your state department of commerce and insurance, division of consumer affairs, or similar agency, either in writing or via their websites.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit or consumer report without your express authorization or approval, except as provided by law. Some states require that a security freeze be requested in writing by certified mail. Some states allow the request to be made by telephone, secure electronic means, or other methods developed by the consumer credit reporting agency.

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 or consumer report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular telephone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at the point of sale.

As On-Site does not have credit information in its files, you must request the security freeze from each of the three major credit bureaus (Equifax, Experian, and TransUnion) to freeze access to your *credit* files.

Following the placement of a security freeze on your credit report, you will be provided a personal identification number (PIN), password, or similar device to use if you choose to remove the freeze on your credit or consumer report or authorize the release of your credit or consumer report to a specific party or parties for a specific period of time after the freeze

is in place. Typically, to provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The PIN, password, or similar device provided by the consumer reporting agency.
- (2) Proper identification to verify your identity, which may include your name, copy of state-issued identification (e.g., driver's license), Social Security Number, date of birth, and last three mailing addresses.
- (3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available.
- (4) Payment of a fee, if applicable.

Sometimes, a consumer reporting agency must authorize the release of your credit or consumer report within a specific timeframe after receiving the above information. For example, a consumer reporting agency that receives your request to temporarily lift a freeze on a credit or consumer report and credit score may be required to comply with the request within 15 minutes, except after normal business hours and under certain other conditions, after receiving your request if you make the request by telephone, or a secure electronic method if the agency provides an electronic method, or within three business days after receiving your request if you make the request by mail. These timeframes, however, vary among the states.

If you are actively seeking new credit or rental housing, then you should understand that the procedures involved in lifting a security freeze may slow your applications for credit or rental housing. You should plan ahead and lift a freeze on your credit report with the credit bureau(s), either completely if you are shopping around or specifically for a certain creditor, in advance of actually applying for new credit or rental housing. You should lift the credit bureau freeze(s) with enough advance notice before you apply for new credit or rental housing for the lifting to take effect.

Typically, when seeking credit or pursuing another transaction requiring access to your credit or consumer report, it is not necessary to relinquish your PIN or password to the creditor or business; you can contact the consumer reporting agency directly. If you choose to give out your PIN or password to the creditor or business, then it is recommended that you obtain a new PIN or password from the consumer reporting agency.

In some states, a consumer reporting agency may charge a fee to a consumer to (1) place a security freeze on your credit report, (2) authorize the release of a report that includes a security freeze, (3) temporarily lift a security freeze from your credit report, (4) remove a security freeze from your credit report, or (5) replace a PIN, password, or other similar device. A consumer reporting agency may increase these fees annually based on changes to a common measure of consumer prices. However, if you are at least sixty-five years of age or a victim of identity theft at the time the security freeze is requested, then you may not be

charged. For a victim of identity theft, there is typically no charge when the victim submits a copy of a valid police report, investigative or incident report, complaint, or other official document (acceptable to the consumer reporting agency) filed with a law enforcement agency alleging unlawful use of the victim's personal information by another person.

A security freeze does not apply if your consumer report is used for the purpose of reviewing or collecting an existing account. Reviewing the account includes activities related to account maintenance, collection, fraud control, monitoring, credit line increases, account upgrades and enhancements, or similar activities.

You have a right to bring civil action against anyone, including a consumer reporting agency or a user of your credit or consumer report, who improperly obtains access to a file, knowingly, negligently, fraudulently, or willfully misuses file data, fail to correct inaccurate file data, or violate your rights under the applicable security freeze laws or credit reporting laws.

State Security and Credit Freeze Laws

1. AL. CODE §§ 8-35-1 – 8-35-3
2. ALASKA STAT. ANN. §§ 45.48.100 - 45.48.290
3. ARIZ. REV. STAT. ANN. § 44-1698
4. ARK. CODE ANN. §§ 4-112-101 - 4-112-114
5. CAL. CIV. CODE § 1785.11.2
6. COLO. REV. STAT. ANN. § 12-14.3-106.6
7. CONN. GEN. STAT. ANN. § 36a-701a
8. DEL. CODE ANN. tit. VI, § 2203
9. D.C. CODE §§ 28-3861 - 28-3864
10. FLA. STAT. ANN. § 501.005
11. GA. CODE ANN. §§ 10-1-913 - 10-1915
12. HAW. REV. STAT. ANN. §§ 489P-1 - 489P-6
13. IDAHO CODE ANN. §§ 28-52-101 - 28-52-109
14. 815 ILL. COMP. STAT. 505 / 2MM
15. IND. CODE ANN. §§ 24-5-24-1 - 24-524-17
16. IOWA CODE ANN. §§ 714G.1 - 714G.11
17. KAN. STAT. ANN. §§ 50-723 - 50-724
18. KY. REV. STAT. ANN. §§ 367.363 - 367.365
19. LA. REV. STAT. ANN. § 9:3571.1
20. ME. REV. STAT. tit. X, § 1313-C
21. MD. CODE ANN., COM. LAW § 141212.1
22. MASS. ANN. LAWS ch. 93, § 62A
23. MICH. COMP. LAWS §§445.2511-445.2542
24. MINN. STAT. ANN. §§ 13C.016 - 13C.019
25. MISS. CODE ANN. §§ 75-24-201 - 7524-217
26. MISSOURI ANN. STAT. §§ 407.1380 - 407.1385
27. MONT. CODE ANN. §§ 30-14-1726 - 30-14-1736
28. NEB. REV. STAT. ANN. §§ 8-2601 - 8-2615
29. 29. NEV. REV. STAT. ANN. §§ 598C.300- 598C.390
30. N.H. REV. STAT. ANN. §§ 359-B:22 - 359-B:29
31. N.J. STAT. ANN. § 56:11-46
32. N.M. STAT. ANN. § 56-3A-3
33. N.Y. GEN. BUS. LAW § 380-t
34. N.C. GEN. STAT. ANN. § 75-63
35. N.D. CENT. CODE ANN. §§ 51-33-01 - 51-33-14
36. OHIO REV. CODE ANN. §§ 1349.52 - 1349.55
37. OKLA. STAT. tit. XXIV, §§ 149 – 159
38. OR. REV. STAT. ANN. §§ 646A.600 - 646A.628
39. 73 PA. STAT. ANN. §§ 2500 – 2510
40. R.I. GEN. LAWS ANN. § 6-48-5
41. S.C. CODE ANN. § 37-20-160
42. S.D. CODIFIED LAWS §§ 54-15-1 - 54-15-16
43. TEN. CODE ANN. § 47-18-2108
44. TEX. BUS. & COM. CODE ANN. §§ 20.01 - 20.13
45. UTAH CODE ANN. §§ 13-45-201 - 13-45-205
46. VT. STAT. ANN. tit. IX, § 2480h
47. VA. CODE ANN. §§ 59.1-444.1 - 59.1-444.2
48. WASH. REV. CODE ANN. §§ 19.182.170 - 19.182.200
49. W. VA. CODE ANN. §§ 46A-6L-101 - 46A-6L-105
50. WIS. STAT. ANN. § 100.54
51. WYO. STAT. ANN. §§ 40-12-501 - 40-12-50

NOTICE TO CALIFORNIA CONSUMERS:

You have a right to place a "security alert" in your credit report, which will warn anyone who receives information in your credit report that your identity may have been used without your consent. Recipients of your credit report are required to take reasonable steps, including contacting you at the telephone number you may provide with your security alert, to verify your identity prior to lending money, extending credit, or completing the purchase, lease, or rental of goods or services. The security alert may prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that taking advantage of this right may delay or interfere with the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or cellular phone or other new account, including an extension of credit at point of sale. If you place a security alert on your credit report, you have a right to obtain a free copy of your credit report at the time the 90-day security alert period expires. A security alert may be requested by calling the following toll-free telephone number: (866) 934-1124. California consumers also 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 credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by mail. 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 cellular phone or other new account, including an extension of credit at point of sale.

When you place a security freeze on your credit report, you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party or period of time after the freeze is in place. To provide that authorization you must contact the consumer credit reporting agency and provide all of the following:

- (1) The personal identification number or password.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the third party who is to receive the credit report or the period of time for which the report shall be available to users of the credit report.

A consumer credit reporting agency must authorize the release of your credit report no later than three business days after receiving the above information.

A security freeze does not apply when you have an existing account and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your application for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, before applying for new credit.

A consumer credit reporting agency may not charge a fee to a consumer for placing or removing a security freeze if the consumer is a victim of identity theft and submits a copy of a valid police report or valid Department of Motor Vehicles investigative report. A person 65 years of age or older with proper identification shall not be charged a fee for placing an initial security freeze, but may be charged a fee of no more than five dollars (\$5) for lifting, removing, or replacing a security freeze. All other consumers may be charged a fee of no more than ten dollars (\$10) for each of these steps.

You have a right to bring civil action against anyone, including a consumer credit reporting agency, who improperly obtains access to a file, knowingly or willfully misuses file data, or fails to correct inaccurate file data.

If you are a victim of identity theft and provide to a consumer credit reporting agency a copy of a valid police report or a valid investigative report made by a Department of Motor Vehicles investigator with peace officer status describing your circumstances, the following shall apply:

(1) You have a right to have any information you list on the report as allegedly fraudulent promptly blocked so that the information cannot be reported. The information will be unblocked only if (A) the information you provide is a material misrepresentation of the facts, (B) you agree that the information is blocked in error, or (C) you knowingly obtained possession of goods, services, or moneys as a result of the blocked transactions. If blocked information is unblocked, you will be promptly notified.

(2) You have a right to receive, free of charge and upon request, one copy of your credit report each month for up to 12 consecutive months.

NOTICE TO OHIO CONSUMERS:

Ohio Consumers Have the Right to Obtain a Security Freeze:

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have a right to place a "security freeze" on your credit report pursuant to Ohio law. The security freeze will prohibit a consumer credit reporting agency from releasing any information in your credit report without your express authorization or approval. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five business days you will be provided a personal identification number or password to use if you choose to remove the security freeze on your credit report or to temporarily authorize the release of your credit report for a specific party or parties or for a specific period of time after the security

freeze is in place. To provide that authorization, you must contact the consumer credit reporting agency and provide all of the following:

- (a) Information generally considered sufficient to identify the consumer;
- (b) The unique personal identification number or password provided by the consumer credit reporting agency;
- (c) The proper information regarding the third party who is to receive the consumer credit report or the time period for which the credit report shall be available to users of the credit report.

A consumer credit reporting agency that receives a request from a consumer to temporarily lift a security freeze on a credit report shall comply with the request not later than fifteen minutes after receiving the request.

A security freeze does not apply to circumstances in which you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.

If you are actively seeking credit, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze, either completely if you are shopping around, or specifically for a certain creditor, a few days before actually applying for new credit.

NOTICE TO VERMONT CONSUMERS:

Vermont Consumers Have the Right to Obtain a Security Freeze

You have a right to place a "security freeze" on your credit report pursuant to 9 V.S.A. § 2480h at no charge. The security freeze will prohibit a credit reporting agency from releasing any information in your credit report without your express authorization. A security freeze must be requested in writing by certified mail.

The security freeze is designed to help 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 gains 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 new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, Internet credit card transaction, or other services, including an extension of credit at point of sale.

When you place a security freeze on your credit report, within ten business days you will be provided a personal identification number, password or other equally or more secure method of authentication to use if you choose to remove the freeze on your credit report or authorize the release of your credit report for a specific party, parties or period of time after the freeze is in place. To provide that authorization, you must contact the credit reporting agency and provide all of the following:

- (1) The unique personal identification number, password or other method of authentication provided by the credit reporting agency.**
- (2) Proper identification to verify your identity.**
- (3) The proper information regarding the third party or parties who are to receive the credit report or the period of time for which the report shall be available to users of the credit report.**

A credit reporting agency may not charge a fee to remove the freeze on your credit report or authorize the release of your credit report for a specific party, parties, or period of time after the freeze is in place.

A credit reporting agency that receives a request from a consumer to lift temporarily a freeze on a credit report shall comply with the request no later than three business days after receiving the request.

A security freeze will not apply to "preauthorized approvals of credit." On-Site does not provide consumer reports for such purposes. If you want to stop receiving preauthorized approvals of credit based on credit reports provided by the credit bureaus, you should contact each of the credit bureaus directly.

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, provided you have previously given your consent to this use of your credit reports. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have a right to bring a civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a credit reporting agency or a user of your credit report.