

For residents of the State of California:

**CALIFORNIA CONSUMER CREDIT REPORTING AGENCIES ACT
COMPLETE TEXT OF SECTION OF THE LAW CONTAINING THE REQUIRED NOTICE TO CONSUMERS
(Effective July 1, 2001)**

The section of the California CCRAA, which are your rights under this law, are set out below in full.
1785.15

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