

For residents of the State of Maryland:

**STATE OF MARYLAND
CONSUMER CREDIT REPORTING AGENCIES ACT Annotated Code of Maryland Commercial Law
Article 14-1201, et seq.
Statement of Rights of the Consumer**

As a resident of the State of Maryland, you have the following rights as a consumer under the laws of the State of Maryland relating to consumer credit information.

- You have the right to request, in writing, that a consumer reporting agency restrict the sale or other transfer of information in your credit file to:
 - 1) A mail-service organization;
 - 2) A marketing firm; or
 - 3) Any other similar organization that obtains information about a consumer for marketing purposes.

- You have a right, upon request and proper identification, to receive from a consumer reporting agency an exact copy of any consumer file on you, including a written explanation of codes or trade language used in the report.

- You have a right to receive disclosure of information in your consumer file during normal business hours:
 - * In person, upon furnishing proper identification.
 - * By telephone, if you make written request with proper identification, and toll charges, if any, are charged to you.
 - * In writing, if you make written request and furnish proper identification you may be accompanied by one other person of your choosing, who must furnish reasonable identification, and the consumer reporting agency may require a written statement from you granting permission to discuss your consumer information in this person's presence.

- You have a right to dispute the completeness or accuracy of any item of information contained in your consumer file, and if you convey the dispute in writing, the consumer reporting agency will, within 30 days, reinvestigate and record the current status of that information, unless it has reasonable grounds to believe that the dispute is frivolous or irrelevant.

- If, after reinvestigation, the information you disputed is found to be inaccurate or cannot be verified, the consumer reporting agency will delete the information and mail you a written notice of the correction and will also mail to each person to whom erroneous information was furnished written notice of the correction. You will also be sent a written notice if the information you disputed is found to be accurate or is not verified.

- You have 60 days after receiving notice of correction or other findings to request in writing that the consumer reporting agency furnish you with the name, address, telephone number of each creditor contacted during its reinvestigation, and it will provide this information to you within 30 days after receiving your request.

- If the reinvestigation does not resolve your dispute, you may file with the consumer reporting agency a brief statement of not more than 100 words, setting forth the nature of your dispute. This statement will be placed on your consumer file, and in any subsequent report containing the information you dispute, it will be clearly noted that the information has been disputed by you, and your statement or a clear and accurate summary of it will be provided with that report.

- Following deletion of any information you disputed that is found to be inaccurate or could not be verified, at your request, the consumer reporting agency will furnish notification of the information deleted or your statement, or statement summary, to any person you designate who has received your report within the past two years for employment purposes, or within the past one year for any other purpose.
- Under the law, you will not be charged for any of the information requested nor for our handling of the information you dispute, nor for the corrected reports resulting from our handling. Under the law, you may be charged a fee not to exceed \$5 for a second or subsequent report requested by you during a 12-month period.
- You have a right to file a complaint with the Commissioner of Consumer Credit, State of Maryland, if you have reason to believe that this law or any other law regulating consumer credit reporting has been violated, and the Commissioner will thoroughly inspect and investigate your complaint.

The name, address, and telephone number of the Commissioner of Consumer Credit is:

Ms. Mary Louise Preis, Commissioner
Division of Financial Regulation
500 N. Calvert St., Suite 402
Baltimore, MD 21202
(410) 230-6097