

New Jersey State Addendum to  
A Summary of Your Rights under the Fair Credit Reporting Act

***For residents of New Jersey:***

**A SUMMARY OF YOUR RIGHTS UNDER THE STATE OF NEW JERSEY:**

The state of New Jersey Fair Credit Reporting Act (NJFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the Federal Fair Credit Reporting Act. The same rights are provided under the Federal Fair Credit Reporting Act and you have received A Summary of Your Rights Under the Federal Fair Credit Reporting Act. You can find the complete text of the NJFCRA at the Division of Consumer Affairs, Department of Law and Public Safety.

For questions or concerns regarding the NJFCRA, please contact:

Division of Consumer Affairs  
Department of Law and Public Safety  
124 Halsey Street  
Newark, NJ 07102  
Phone: 973-504-6200