

FCRA Prescribed Notices

The Fair Credit Reporting Act requires you provide your clients with FTC-prescribed documents.

Such notices currently include:

- a. Notice to users of Consumer Reports, Obligations of Users under the FCRA,
- b. A summary of Your Rights Under the Fair Credit Reporting Act, and
- c. Remedying the Effects of identity Theft.

In addition, if your agency obtains information from *furnishers* of information which you then resell (for example, credit histories from lenders) you may need to provide a furnisher notice.

Below are links to notices on the FTC website to insure you have the latest available.

Notice Regarding Obligations to Users of Consumer Reports under the FCRA

<http://www.gpo.gov/fdsys/pkg/CFR-2014-title12-vol8/pdf/CFR-2014-title12-vol8-part1022-appN.pdf>

Update: Provided electronic format.

A Summary of Your Rights Under the Fair Credit Reporting Act

<http://www.gpo.gov/fdsys/pkg/CFR-2012-title12-vol8/pdf/CFR-2012-title12-vol8-part1022-appK.pdf>

Update: Provided in electronic format.

Remedying the Effects of Identity Theft

<http://www.ftc.gov/bcp/edu/pubs/consumer/idtheft/idt09.pdf> Finally, although less common, some CRAs need to provide a notice to entities that furnish them with information. The information on this requirement is found under § 607. Compliance procedures [15 U.S.C. § 1681e]

(d) Notice to Users and Furnishers of Information

(1) *Notice requirement.* A consumer reporting agency shall provide to any person

(A) Who regularly and in the ordinary course of business furnishes information to the agency with respect to any consumer; or

(B) To whom a consumer report is provided by the agency; a notice of such person's responsibilities under this title.

Notice Regarding Obligations to Furnishers of Info under the FCRA

<http://www.gpo.gov/fdsys/pkg/CFR-2014-title12-vol8/pdf/CFR-2014-title12-vol8-part1022-appM.pdf>

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