

The Fair Credit Reporting Act

as Amended September 30, 1997

Few laws have as a significant impact on American consumers as the Fair Credit Reporting Act (FCRA). Amendments to the Act—effective September 30, 1997—benefit consumers by strengthening privacy provisions and defining more clearly the responsibilities and liabilities of businesses that provide information to—and access data from—credit reporting agencies.

Take time to check on your credit report now. Information in your credit report can affect your ability to get a job, a mortgage, a loan, a credit card or insurance. A new brochure, [Fair Credit Reporting](#), explains the FCRA and tells consumers how to challenge inaccurate or incomplete information in their credit reports.

To obtain a copy of your credit report contact:

- ?? Equifax, 800-685-1111
- ?? Experian (formerly TRW), (888) EXPERIAN (397-3742)
- ?? Trans Union, 800-916-8800

You can contact the credit bureaus to remove your name and address from major credit bureau lists for unsolicited credit and insurance offers for two years. If you complete and return an "opt-out" form, provided on request from the credit bureau, you will be off these lists permanently. A phone call or mailing to any one of the three nationwide credit bureaus will get you off the lists.

To "opt-out" of credit card and insurance lists:

- ?? **1-888-5-OPTOUT** (1-888-567-8688) for all three credit bureaus.