

***Additional Notice for California Consumers
Summary of Rights for California Consumer Reporting Agencies Act***

The Investigative Consumer Reporting Agencies Act (ICRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). The ICRA gives you specific rights, as outlined below. You may have additional rights under federal law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

California Civil Code Section 1786.22

You have a right under California law to inspect files maintained on you by an investigative consumer reporting agency pursuant to any of the following procedures, during normal business hours (9:00 a.m. to 5:00 p.m. (Pacific Time Zone), Monday through Friday, excluding holidays), and on reasonable notice with proper identification (a valid driver's license, social security account number, military identification card, and credit cards). Methods of inspection include:

1. **In person:** With proper identification, a copy of your file shall also be available for a fee not to exceed the actual costs of duplication services provided.
2. **By certified mail:** By written request, with proper identification, you may request that copies to be sent to a specified addressee. NOTE: Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.
3. **By telephone:** A summary of all information contained in files on a consumer shall be provided by telephone, if the consumer has made a written request, with proper identification for telephone disclosure, and the toll charge, if any, for the telephone call is prepaid by or charged directly to the consumer.

If you are unable to provide "proper identification" through the types of cards or numbers listed above, the agency may require additional information concerning your employment and personal or family history in order to verify your identity.

The investigative consumer reporting agency shall provide trained personnel to explain to the consumer any information required to be furnished.

The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on a consumer. This written explanation shall be distributed whenever a file is provided to a consumer for visual inspection.

The consumer shall be permitted to be accompanied by one other person of his choosing, who shall furnish reasonable identification. An investigative consumer reporting agency may require the consumer to furnish a written statement granting permission to the consumer reporting agency to discuss the consumer's file in such person's presence.

The agency also is not required by law to make available to you the sources of information in your files, although such information would be obtainable through proper discovery procedures in any court action brought under Title 1.6A of the Civil Code pertaining to Investigative Consumer Reporting Agencies.

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 up to 10 years.

Effective January 1, 2012, California employers or prospective employers, with the exception of certain financial institutions, are prohibited from obtaining a consumer credit report to use in employment decisions unless you are or will be working in:

- A managerial position;
- A position in the state Department of Justice;
- A position of a sworn peace officer or other law enforcement;
- A position for which the information contained in the report is required by law to be disclosed or obtained;
- A position that involves regular access to specified personal information for any purpose other than routine solicitation and processing of credit card applications in a retail establishment;
- A position in which the person is or would be a named signatory on the employer's bank or credit card account, authorized to transfer money or enter into financial contracts on the employer's behalf;
- A position that involves access to confidential or proprietary information; position that involves regular access to cash of \$10,000 or more.

Full text of this amendment can be found at: http://leginfo.ca.gov/pub/11-12/bill/asm/ab_0001-0050/ab_22_bill_20110920_enrolled.html