

## **STATE OF MARYLAND – 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:

- 1) In person, upon furnishing proper identification.
- 2) By telephone, if you make written request with proper identification, for telephone disclosure and toll charges, if any, are prepaid or charged directly to you.
- 3) In writing, if you make written request and furnish proper identification.

The consumer reporting agency will provide trained personnel to explain to you any information furnished to you. You may be accompanied by one other person of your choosing, who must furnish reasonable identification. 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, within 7 business days, delete the information and mail: (1) a written notice of the correction to the consumer and to each person to whom the erroneous information was furnished; and (2) a statement of your rights under Maryland law.

If, after reinvestigation, the information is found to be accurate or is verified, the consumer reporting agency will, within 7 business days, mail: (1) written notice of the finding to the consumer and (2) a statement of your rights under Maryland law.

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 and telephone number of each person contacted during the reinvestigation. Within 30 days of such a request, the consumer reporting agency will make the requested disclosure.

Any person contacted during the reinvestigation who determines that the information was inaccurate shall correct the information in the person's records within 12 business days after the determination occurs.

The presence of contradictory information in the consumer's file does not in and of itself constitute reasonable grounds for believing the dispute is frivolous or irrelevant.

If a consumer reporting agency finds that a dispute is frivolous or irrelevant, the agency shall mail, within 7 business days: (1) written notice of the finding, including the reasons for the finding and (2) a statement of your rights under Maryland law.

If the reinvestigation does not resolve your dispute, you may file with the consumer reporting agency a brief statement setting forth the nature of your dispute. The consumer reporting agency may limit statements to not more than 100 words if it provides the consumer with assistance in writing a clear summary of the dispute.

Whenever a statement of dispute is filed, unless there is reasonable ground to believe it is frivolous or irrelevant, the consumer reporting agency shall, in any subsequent consumer report containing the information in question, clearly note that it is disputed by the consumer and provide either the consumer's statement or a clear and accurate codification of it.

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, at your request, furnish notification of the information deleted or your statement, or statement summary, to any person you specifically designate who has received your report, which contained the deleted or disputed information, within the past two years for employment purposes, or within the past one year for any other purpose. The consumer reporting agency shall clearly and conspicuously disclose to the consumer his rights to make such a request. The disclosure shall be made at or prior to the time the information is deleted or the consumer's statement regarding the disputed information is received.

Under the law, you will not be charged for: (1) a consumer report provided one time during a 12-month period; (2) a consumer report or disclosure provided if you make a request for the report within 30 days after receipt of a notification of adverse action when credit, insurance or employment is denied or notification from a debt collection agency affiliated with a consumer reporting agency stating the consumer's credit rating may be or has been adversely affected; or (3) a disclosure made to a person designated by the consumer following deletion from the consumer report of information that is found to be inaccurate or can no longer be verified.

A consumer reporting agency may charge a reasonable fee for: (1) a second or subsequent report request made during a 12-month period, not exceeding \$5, and (2) for furnishing information under this law not exceeding the fee that the consumer reporting agency would impose on each designated recipient for a consumer report. The consumer reporting agency shall indicate the amount of the fee to the consumer before providing the report or furnishing the information.

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

## Maryland Security Freeze Notice

You have a right, under § 14-1212.1 of the Commercial Law Article of the Annotated Code of Maryland, to place a security freeze on your credit report. The security freeze will prohibit a consumer reporting agency from releasing your credit report or any information derived from your credit report without your express authorization. The purpose of a security freeze is to prevent credit, loans, and services from being approved in your name without your consent.

You may elect to have a consumer reporting agency place a security freeze on your credit report by written request sent by certified mail or by electronic mail or the Internet if the consumer reporting agency provides a secure electronic connection. The consumer reporting agency must place a security freeze on your credit report within 3 business days after your request is received. Within 5 business days after a security freeze is placed on your credit report, you will be provided with a unique personal identification number or password to use if you want to remove the security freeze or temporarily lift the security freeze to release your credit report to a specific person or for a specific period of time. You also will receive information on the procedures for removing or temporarily lifting a security freeze.

If you want to temporarily lift the security freeze on your credit report, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency;
- (2) The proper identifying information to verify your identity; and
- (3) The proper information regarding the person who is to receive the credit report or the period of time for which the credit report is to be available to users of the credit report.

A consumer reporting agency must comply with a request to temporarily lift a security freeze on a credit report within 3 business days after the request is received, or within 15 minutes for certain requests. A consumer reporting agency must comply with a request to remove a security freeze on a credit report within 3 business days after the request is received.

If you are actively seeking credit, you should be aware that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a security freeze, either completely if you are seeking credit from a number of sources, or just for a specific creditor if you are applying only to that creditor, a few days before actually applying for new credit.

A consumer reporting agency may charge a reasonable fee not exceeding \$ 5 for each placement, temporary lift, or removal of a security freeze. However, a consumer reporting agency may not charge any fee to a consumer who, at the time of a request to place, temporarily lift, or remove a security freeze, presents to the consumer reporting agency a police report of alleged identity fraud against the consumer or an identity theft passport. A consumer reporting agency also may not charge any fee to a consumer for the first placement of a security freeze with the consumer reporting agency.

A security freeze does not apply if you have an existing account relationship and a copy of your credit report is requested by your existing creditor or its agents or affiliates for certain types of account review, collection, fraud control, or similar activities.