

Idaho Legal Aid Services, Inc.

Advocacy. Education. Representation.

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Your Rights Under the Fair Credit Reporting Act ^[1]

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). For example, you must be told if information in your file has been used against you and you have the right to ask for a credit score.

See the attached document for a summary of your major rights under the FCRA.

For more information, including information about additional rights, go to www.ftc.gov/credit ^[2] or write to: Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580...

 [A Summary of Your Rights Under the Fair Credit Reporting Act.pdf](#) ^[3]

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<http://www.idaholegalaid.org/node/1844/your-rights-under-fair-credit-reporting-act>

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