

Credit Reports

- Applicants have to be notified within **3 days** that the report has been requested, and disclosures about the nature and scope of the investigation sent within **5 days** of the request.
- Applicant must be provided with the names of all people contacted during the preceding **6 months** for purposes of the report.
- If the applicant is rejected based on the report, the company must send the applicant the **NAME and ADDRESS** of the credit reporting agency.
- Consumer is allowed one “free” credit check every year.
- Consumer has right to have information in the report corrected.