

CALIFORNIA CONSUMER RIGHTS

If an investigative consumer report is obtained on you, you have certain rights under California law. The following is a summary of your rights:

1. The agency, which obtained the confidential profile, was required to provide you with a free copy.
2. You have the right to contact the consumer reporting agency that made the confidential profile. You have the right to contact them in the following ways:
 - (a) You may go directly to the agency during normal business hours. You have the right to bring one person with you. The person that you bring may be required to present identification. You may be required to sign a disclosure and release allowing the agency to discuss your confidential profile with you or to show your confidential profile to the person that you bring with you.
 - (b) You have the right to receive your confidential profile by certified mail, provided you have given the agency notice in writing that you would like to have your confidential profile mailed to yourself or another person. You may be required to provide sufficient identification when you request your confidential profile.
 - (c) You have the right to discuss your confidential profile over the telephone, if you have provided the agency with sufficient identification.
3. You are entitled to receive a copy of your confidential profile from the agency that made the report. You may be charged a fee of up to \$8.00 to obtain a copy of your confidential profile. However, you are entitled to a free copy:
 - (a) Once during a twelve-month period, under the condition you are unemployed and intend to seek employment within sixty (60) days, or you receive public welfare assistance, or you believe your file contains inaccurate information due to fraud.
 - (b) If the copy comes from an agency relating to an investigation into the accuracy of information you have disputed, or if information is placed back on your confidential profile.
4. You are entitled to receive the following information:
 - (a) The names of the persons and/or companies that have received a confidential profile about you within the last three years. You may request their addresses and telephone numbers
 - (b) Definitions and explanations of any codes and/or abbreviations used in your confidential profile, so that you may interpret the information

5. You are entitled to dispute any information contained on your confidential profile. To dispute this information you must contact the agency directly. The person and/or company who requested the confidential profile is required to provide you with the name and address of the agency that made the confidential profile.

(a) If you dispute the information, the agency that made the report has thirty (30) days from the day it receives your dispute to complete the investigation.

(b) Upon completion of its investigation, the agency must notify you of any alterations made to the report as a result of the investigation.

(c) If the results of the investigation do not resolve the dispute to your satisfaction, you are entitled to place a statement of the facts on your confidential profile. The agency is required to provide someone to assist you in writing this statement. The agency has the right to limit your statement to five hundred (500) words.

(d) If as a result of the investigation or in the event that you add a statement to your file, you have the right to request that the agency send the report, with the changes to any person and/or company that have received a copy of your confidential profile within the last two (2) years.

(e) If in the event of information that was previously removed from your confidential profile is placed back on your confidential profile, you are entitled to receive written notice of these changes and the right to dispute the information added.

6. In addition to your rights under California law, you also have rights under federal law in regard to your confidential profile. A copy of those rights must be given to you with this California statement of consumer rights. Many of these rights are also included within California law. Under federal law, your report is a consumer report, not an investigative consumer report.

The agency must provide these rights to you in English and Spanish.