

**STATE OF MARYLAND**  
**CONSUMER CREDIT REPORTING AGENCIES ACT**  
Annotated Code of Maryland  
Commercial Law Article  
14-1201, ET SEQ.

**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:
  - ★ In person, upon furnishing proper identification.
  - ★ By telephone, if you make written request with proper identification, and toll charges, if any, are charged to you.
  - ★ In writing, if you make written request and furnish proper identification  
You may be accompanied by one other person of your choosing, who must furnish reasonable identification, and 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 delete the information and mail you a written notice of the correction and will also mail to each person to whom erroneous information was furnished written notice of the correction. You will also be sent a written notice if the information you disputed is found to be accurate or is not verified.

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, telephone number of each creditor contacted during its reinvestigation, and it will provide this information to you within 30 days after receiving your request.

- ★ If the reinvestigation does not resolve your dispute, you may file with the consumer reporting agency a brief statement of not more than 100 words, setting forth the nature of your dispute. This statement will be placed on your consumer file, and in any subsequent report containing the information you dispute, it will be clearly noted that the information has been disputed by you, and your statement or a clear and accurate summary of it will be provided with that report.

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 furnish notification of the information deleted or your statement, or statement summary, to any person you designate who has received your report within the past two years for employment purposes, or within the past one year for any other purpose.

- ★ Under the law, you will not be charged for any of the information requested nor for our handling of the information you dispute, nor for the corrected reports resulting from our handling. Under the law, you may be charged a fee not exceed \$5 for a second or subsequent report requested by you during a 12-month period.

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:

Mark Kaufman, Commissioner of Financial Regulation  
Maryland Department of Labor, Licensing & Regulation  
500 N. Calvert St., Suite 402  
Baltimore, Maryland 21202  
(410) 230-6077

## NOTICE

You have a right, under section 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 5 business days after your request is received, or within 3 business days starting July 1, 2008. 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 starting January 31, 2009, 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 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.

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