

**STATE OF NEW HAMPSHIRE  
STATEMENT OF RIGHTS OF THE CONSUMER**

As a resident of the State of New Hampshire, you have the following rights as a consumer under the laws of the State of New Hampshire relating to consumer credit information:

After receiving notice of correction or other findings, you have the right to request that the consumer reporting agency furnish you with a description of the procedure used to determine the accuracy and completeness of the information and the name, business address, and telephone number of any furnisher of information contacted in connection with that information.

Following the filing of a brief statement setting forth the nature of the dispute, any change or deletion of information which is found not to be accurate or the accuracy of which can no longer be verified, the consumer reporting agency shall upon consumer request furnish notification to any person specifically designated by the consumer who has within 2 years prior to the filing of the dispute received a consumer report concerning the consumer for employment purposes or within 6 months for any other purpose.

You also have the right to obtain all information required to be disclosed by state or federal law.

## **NOTICE TO NEW HAMPSHIRE CONSUMERS**

### **Right to Security Freeze on Consumer Credit Report**

You have the right to place a “security freeze” on your credit report pursuant to RSA 359-B:24. Under New Hampshire Law, what is commonly known as a credit report is referred to as a “consumer report.” A security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. The security freeze must be requested in writing, by certified mail.

You may obtain a security freeze on your consumer report at no charge if you are a victim of identity theft and you submit a copy of the police report, investigative report, or complaint that you filed with a law enforcement agency about unlawful use of your personal information by another person.

The consumer reporting agency may charge you a fee for the security freeze if you are not a victim of identity theft.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gains access to the personal and financial information in your consumer report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transaction, or other services, including an extension of credit at point of sale.

When you place a security freeze on you consumer report, within 10 business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your consumer report for a specific party or period of time after the freeze is in place. To provide that authorization, 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) Proper identification to verify your identity

(3) The proper information regarding the third party who will receive the credit report or the period of time for which the report shall be available to users of the credit report.

(4) Payment of the applicable fee, if any.

A consumer reporting agency that receives a request from a consumer to lift temporarily a freeze on a consumer report must comply with the request no later than 3 business days after receiving the request.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity with which you have an existing account that requests information in your consumer report for the purposes of reviewing or collecting the accounts, provided the use of your credit report is for a permissible purpose as provided by the federal Fair Credit Reporting Act. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

You have the right to bring a civil action against anyone who violates your rights under the credit reporting laws.