

STATE OF TEXAS Statement of Rights of the Consumer

As a resident of the State of Texas, you have the following rights as a consumer under the laws of the State of Texas relating to consumer reports.

Receiving a consumer report. On request and proper identification provided by you, a consumer reporting agency (CRA) shall disclose to you in writing all information pertaining to you in the CRA's file at the time of request, including:

1. The name of each person requesting consumer information about you during the preceding six months and the date of each request;
2. A set of instructions describing how information is presented on the consumer reporting agency's written disclosure of your consumer file; and
3. If the consumer reporting agency compiles and maintains files on a nationwide basis, a toll-free number at which personnel are available to you during normal business hours for use in resolving a dispute if you submit a written dispute to the CRA.

Charges for Disclosures. Except as provided below, a CRA may impose a reasonable fee for the disclosure of information pertaining to you. The CRA will charge you \$8 to receive a copy of your report.

A CRA may not charge a fee for:

1. A request by you for a copy of your consumer file made no later than the 60th day after the date on which adverse action is taken against you;
2. Notification of the deletion of information that is found to be inaccurate or can no longer be verified sent to a person designated by you, as prescribed by Section 611 of the Fair Credit Reporting Act (15 U.S.C. Section 1681i);
3. A set of instructions for understanding the information presented on your consumer report; or
4. A toll-free number that you may call to obtain additional assistance concerning your consumer report.

Requesting a Security Alert. A 'security alert' is a notice placed on your consumer file that alerts a recipient of a consumer report involving your consumer file that your identity may have been used without your consent to fraudulently obtain goods or services in your name. On request and proper identification provided by you, you may request in writing or by telephone that we place a security alert on your consumer file. The security alert will remain in effect for at least 45 days. You may include with the security alert a telephone number to be used by persons to contact you to verify your identity before entering into a transaction with you. You may also request that a security alert be removed from your file after it has been entered.

To request the addition or removal of a security alert on a consumer report, you can contact the LexisNexis Consumer Center at P.O. Box 105108, Atlanta, Georgia 30348-5108, or toll free at 1-888-297-3275. There is no fee for adding or removing a security alert.

You can dispute inaccurate information with the CRA. If the completeness or accuracy of information contained in your consumer file is disputed by you and you notify the CRA of the dispute, the agency shall reinvestigate the disputed information free of charge and record the current status of the disputed information not later than the 30th business day after the date on which the agency receives the notice. The CRA shall provide you with the option of notifying the agency of a dispute concerning your consumer file by speaking directly to a representative of the agency during normal business hours.

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Not later than the fifth business day after the date on which a CRA receives notice of a dispute from you, the agency shall provide notice of the dispute to each person who provided any information related to the dispute. A CRA may terminate a reinvestigation of information disputed by you if the agency reasonably determines that the dispute is frivolous or irrelevant. An agency that terminates a reinvestigation of disputed information under this subsection shall promptly notify you of the termination and the reasons for the termination by mail, or if authorized by you, by telephone. The presence of contradictory information in your consumer file does not by itself constitute reasonable grounds for determining that the dispute is frivolous or irrelevant.

If disputed information is found to be inaccurate or cannot be verified after a reinvestigation, the CRA, unless otherwise directed by you, shall promptly delete the information from your consumer file, revise your consumer file, and provide the revised consumer report to you and, upon your request, to each person who requested the consumer report within the preceding six months. The CRA may not report the inaccurate or unverified information in subsequent reports.

Information deleted may not be reinserted in your consumer file unless the person who furnishes the information to the CRA reinvestigates and states in writing or by electronic record to the agency that the information is complete and accurate.

A CRA shall provide written notice of the results of a reinvestigation or reinsertion made under this section not later than the fifth business day after the date on which the reinvestigation or reinsertion has been completed. The notice must include:

- (1) a statement that the reinvestigation is complete;
- (2) a statement of the determination made by the agency on the completeness or accuracy of the disputed information;
- (3) a copy of your consumer file or consumer report and a description of the results of the reinvestigation;
- (4) a statement that a description of the procedure used to determine the accuracy and completeness of the information shall be provided to you by the agency on request, including the name, business address, and, if available, the telephone number of each person contacted in connection with the information;
- (5) a statement that you are entitled to add a statement to your consumer file disputing the accuracy or completeness of the information as provided by Section 611 of the Fair Credit Reporting Act (15 U.S.C. Section 1681i), as amended; and
- (6) a statement that you may be entitled to dispute resolution as prescribed by this section, after you receive the notice specified under this subsection.

Correction of Inaccurate Information. A consumer reporting agency shall provide a person who provides consumer information to the agency with the option of correcting previously reported inaccurate information by submitting the correction by facsimile or other automated means.

Your Right to File Action in Court or Arbitrate Disputes - Section 20.08 of the Texas Business and Commerce Code provides you with the right to file an action in court or arbitrate a dispute.

If you would like to request a copy of your consumer report, please contact the LexisNexis Consumer Center at P.O. Box 105108, Atlanta, Georgia 30348-5108, or toll free at 1-888-297-3275.