

Resources

- ❖ *If you have a poor credit report, want to get out of debt, have past due bills or want budgeting help... please contact*

SPRINGBOARD CREDIT COUNSELING SERVICES

(800) 431-8456

Counseling is available by appointment only.

Please call 1-877-947-3752 to make your appointment today.

Riverside Office (Headquarters)

4351 Latham St.

Riverside, CA. 92501

Spruce Street location

1605 Spruce Street

Riverside, CA. 92507

- ❖ *If you are the victim of Identity Theft...*

You may call the District Attorney's Cyber Crime Unit (CATCH) at (951) 774-3088. Or, you may call the California Department of Justice Identity Theft Registry (1-888-880-0240) or the Identify Theft Resource Center (1-858-693-7935). You can also find an abundance of information at

<http://www.ftc.gov/bcp/edu/microsites/idtheft>

- ❖ *If you want a copy of your credit report...*

You can request your free report online, by phone or by mail. Visit AnnualCreditReport.com, call 1-877-322-8228, or fill out the [Annual Credit Report Request form](#) and mail it to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. No matter how you request your report, you have the option to request all three reports at once or to order one report at a time. By requesting the reports separately, you can monitor your credit more frequently throughout the year.

p.s.

AnnualCreditReport.com is the **ONLY** authorized source to get your free annual credit report under federal law.

- ❖ *If you want to learn about biblical financial principles in a group setting and/or want some free financial forms, tips and tools...*

You may contact Crown Financial Ministries at <http://www.crown.org> or by calling 1(800)722-1976. Their "Vision" is:

To see the followers of Christ in every nation faithfully living by God's financial principles in every area of their lives.

How can I dispute information on my report that is inaccurate?

You can contact Experian at the following phone number and address. We cannot accept disputes via email:

Experian Consumer Assistance
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013-0036
1888-397-3742
<http://www.experian.com>

A Summary of Your Rights Under the Fair Credit Reporting Act

Para informacion en espanol, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to**

www.ftc.gov/credit or write to:

Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N.W., Washington, D.C. 20580.

You must be told if information in your file has been used against you. Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.

You have the right to know what is in your file. You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- a person has taken adverse action against you because of information in your credit report;
- you are the victim of identity theft and place a fraud alert in your file;
- your file contains inaccurate information as a result of fraud;
- you are on public assistance;
- you are unemployed but expect to apply for employment within 60 days.

In addition, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit for additional information.

You have the right to ask for a credit score. Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.

You have the right to dispute incomplete or inaccurate information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.ftc.gov/credit for an explanation of dispute procedures.

Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information. Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.