

**A SUMMARY OF YOUR RIGHTS UNDER THE STATE OF WASHINGTON FAIR  
CREDIT REPORTING ACT**

The State of Washington Fair Credit Reporting Act (WFCRA) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency ("CRA") in accordance with the requirements of the WFCRA.

The WFCRA is modeled after the Federal Fair Credit Reporting Act. Generally, the same rights are provided under the Federal Fair Credit Reporting Act and you have received A Summary of Your Rights Under the Federal Fair Credit Reporting Act. You can get the complete text of WFCRA RCW 19.182, from the Washington Code Revisors Office, P. O. Box 40551, Olympia, WA 98504.

Note, however, that under the WFCRA, consumer reports addressing an applicant's or employee's credit may not be procured for employment purposes unless (1) that information is substantially job related and the employer's reasons for the use of such information are disclosed to the consumer in writing or (2) that information is otherwise required by law.

A consumer who is a resident of the state may elect to place a security freeze on his or her credit report by making a request in writing by certified mail to a consumer reporting agency.

Individuals may bring a legal action in court to assert their rights under the WFCRA. The applicable statute of limitations is specified in Wash. Stat. § 19.182.120 and is generally two years from the date the cause of action accrued. Consumers who prevail on claims to enforce the WFCRA may obtain actual damages, monetary penalties, reasonable attorneys' fees, costs, and other relief.

ANY COMPLAINTS BY CONSUMERS UNDER STATE LAW  
MAY BE DIRECTED TO:

THE ATTORNEY GENERAL'S OFFICE IN WASHINGTON CONSUMER PROTECTION DIVISION

For Information Call: The Consumer Resource Center

Statewide Toll-Free Number: 800-551-4636

Statewide Toll-Free TDD 800-276-9883

Complaints May Be Made Via U.S. Mail or E-Mail

Complaints: <http://www.atg.wa.gov/FileAComplaint.aspx>

(Include your U.S. Mail address with any complaint.)

Website & Forms: <http://www.atg.wa.gov/>