



PEDIDO DE REINVESTIGACION

Sección A: Información del consumidor

Por favor completar todos los espacios excepto donde notado.

Nombre Primero: Segundo: Apellido:
Completo:

(Seleccione si aplicable): Jr. Sr. Fecha de Nacimiento:

Num. de Seguro Social:

Dirección correcta completa: (Información será enviada a ésta dirección)

Dirección: # de Apto.:
Ciudad: Estado: Código Postal:

Números de teléfono (Opcional):

Casa: Trabajo: Celular:
(Código de Area) (Número) (Código de Area) (Número) (Código de Area) (Número)

Dirección Electronica (Opcional):

- Seleccione aquí para que los resultados de la reinvestigación disputada sean enviados a la dirección electronica especificada arriba.
- Seleccione aquí para que los resultados de la reinvestigación disputada sean enviados a la compañía que hizo el pedido original..

Sección B: Información Disputada

Usted puede incluir documentación soportante – i.e. papeles de expurgación u otros documentos de la corte que soporten su disputa. De acuerdo al Fair Credit Reporting Act (FCRA), reinvestigaciones de disputas pueden tomarse hasta 30 días.

Provea una descripción de los item(s) que está disputando.

Sección C: Autorización de Revelado

Por favor complete la siguiente autorización de revelado de reinvstigación.

Yo, , autorizo el revelado de cualquier información a Insurance Information
(su nombre)

Exchange (iiX), IntelliCorp Records, Inc. y sus agentes, con referencia a mis antecedentes para voluntario/ empleo / residencia en el curso de la reinvstigación que he requerido.

Firma: _____

Fecha: _____

Por favor envíe la forma completada por correo, fax o correo electrónico a:

Insurance Information Exchange (iiX)
Attn: Compliance
1716 Briarcrest Drive, Suite 200
Bryan, TX 77802
Phone: 866-560-7015
Fax: 201-748-1449
E-Mail: Compliance@iso.com



Importante Información del Consumidor

Al recibir la forma propiamente completada del requisito de Reinvestigación IntelliCorp completará la investigación de ésta disputa.

De acuerdo a la ley Federal, IntelliCorp tiene 30 días desde el recibir la documentación propiamente completada para completar la reinvestigación. (Este período podría ser extendido 15 días adicionales si usted provee información relevante a la investigación).

Al completarse la reinvestigación usted recibirá una carta compuesta de la siguiente información:

- La compañía (incluyendo número y dirección de negocio) quien requirió su reporte del consumidor
- La fecha en la cual la compañía requirió su reporte del consumidor
- La procedencia de los historiales encontrados en su reporte del consumidor
- Una declaración indicando que la reinvestigación ha sido completada
- Una copia de su reporte del consumidor basada en los resultados de la reinvestigación
- Notificación de, al requerirlo, usted tiene derecho de obtener una descripción del proceso usado para determinar la exactitud y completo del expediente
- Notificación de, al requerirlo, usted tiene derecho a que notificaciones sean enviadas a cualquier compañía que haya visto su historial a través de IntelliCorp durante los últimos 2 años para propósitos de empleo o los últimos 6 meses para cualquier propósito
- Notificación de que usted tiene el derecho de agregar una declaración breve y concisa al historial disputando la exactitud de la información si la reinvestigación no resuelve su disputa

Si tiene alguna pregunta o interés en el interino, por favor contactese al Departamento de Compliance de IntelliCorp al 866-202-1436.

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

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.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W, Washington, DC 20552.**

- **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, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore 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.consumerfinance.gov/learnmore 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.

- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT. (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates. b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552 b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center

<p>foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25 A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box # 11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Protection Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>