

WASHINGTON SUMMARY OF YOUR RIGHTS UNDER FAIR CREDIT REPORT ACT

The Washington Fair Credit Reporting Act, located at Chapter 19.182 RCW, substantially parallels the federal Fair Credit Reporting Act and the rights and remedies set forth in the Federal Trade Commission's Summary of Rights, except that, effective July 22, 2007, the Washington State law imposes greater limitations on the reasons for which an employer may obtain a consumer report.

Beginning July 22, 2007, an employer may not obtain a consumer report that indicates the consumer's credit worthiness, credit standing, or credit capacity, unless

(1) the information is substantially job related and the employer's reasons for using the information are disclosed in writing, or

(2) the information is required by law.

COMPLAINTS: ANY COMPLAINTS BY CONSUMERS UNDER STATE LAW MAY BE DIRECTED TO: THE ATTORNEY GENERAL'S OFFICE IN WASHINGTON CONSUMER PROTECTION DIVISION

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.)

For Information Call: The Consumer Resource Center Statewide
Toll-Free Number: 800-551-4636
Statewide Toll-Free TDD 800-276-9883

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