

Know Your Consumer Credit Rights:

Personal Guide

IMPORTANT: This guide summarizes your basic rights under major consumer credit laws. Keep it accessible for quick reference when facing credit issues. For the most current information, visit the Consumer Financial Protection Bureau (CFPB) website at www.consumerfinance.gov.

My Consumer Credit Rights at a Glance

This personalized guide summarizes my rights under major consumer credit laws and provides step-by-step instructions for what to do if my rights are violated.

Truth in Lending Act (TILA) - 1968

Key Protections

[List 3-5 key protections this law provides that matter to you]

Real-World Example

[Describe a situation where this law would protect you]

Fair Credit Reporting Act (FCRA) - 1970

Key Protections

[List 3-5 key protections this law provides that matter to you]

Real-World Example

[Describe a situation where this law would protect you]

Equal Credit Opportunity Act (ECOA) - 1974

Key Protections

[List 3-5 key protections this law provides that matter to you]

Real-World Example

[Describe a situation where this law would protect you]

Fair Debt Collection Practices Act (FDCPA) - 1977

Key Protections

[List 3-5 key protections this law provides that matter to you]

Real-World Example

[Describe a situation where this law would protect you]

Credit CARD Act - 2009

Key Protections

[List 3-5 key protections this law provides that matter to you]

Real-World Example

[Describe a situation where this law would protect you]

What To Do When Your Rights Are Violated

If You Find Errors on Your Credit Report:

1. [Step 1]
2. [Step 2]
3. [Step 3]
4. [Step 4]

If You're Dealing with Abusive Debt Collection:

1. [Step 1]
2. [Step 2]
3. [Step 3]
4. [Step 4]

If You Suspect Credit Discrimination:

1. [Step 1]
2. [Step 2]

3. [Step 3]
4. [Step 4]

If You Have Issues with a Credit Card Company:

1. [Step 1]
2. [Step 2]
3. [Step 3]
4. [Step 4]

Important Contact Information

Consumer Financial Protection Bureau (CFPB)

Website: [URL]

Phone: [Number]

Complaint Submission: [URL or instructions]

What they help with: [Brief description]

Federal Trade Commission (FTC)

Website: [URL]

Phone: [Number]

Complaint Submission: [URL or instructions]

What they help with: [Brief description]

Credit Bureaus

Equifax: [Website, phone]

Experian: [Website, phone]

TransUnion: [Website, phone]

Free Annual Credit Reports: [URL]

State Resources

State Attorney General: [Contact info]

State Consumer Protection Office: [Contact info]

Local Legal Aid: [Contact info]

My Personal Notes and Reminders

[Add any personal notes, reminders, or specific concerns about your consumer credit rights]

