

Consumer Rights Checker

Identify your rights under major consumer credit protection laws

Understanding Your Consumer Credit Rights

Federal laws protect consumers from unfair credit practices. This tool helps you identify which law applies to your situation and understand your rights, remedies, and how to file complaints when those rights are violated.

FCRA

Fair Credit Reporting Act

- Access your credit reports
- Dispute inaccurate information
- Limit who can view your report
- Receive notice of adverse actions

FDCPA

Fair Debt Collection Practices Act

- Stop harassing phone calls
- Require debt validation
- Restrict contact times/places
- Prevent false representations

TILA

Truth in Lending Act

- Clear disclosure of loan terms
- Know the APR before signing
- Right to rescind certain loans
- Standardized cost comparisons

ECOA

Equal Credit Opportunity Act

- Non-discrimination in lending
- Know why credit was denied
- Use all income sources
- Protected characteristics

Check Your Rights

Select a situation you're experiencing:

-- Choose a scenario --



Practice: Identify the Applicable Law

Scenario 1: Maria received a call from a debt collector at 11 PM demanding payment for an old medical bill. The collector threatened to tell her employer about the debt.

Scenario 2: James applied for a car loan but was denied. The lender said his credit score was too low but wouldn't tell him what score they used or where to get his report.

Scenario 3: Lisa signed up for a credit card but the company never disclosed the annual percentage rate (APR) or how finance charges would be calculated.

Scenario 4: David applied for a mortgage with his partner but the bank refused to consider her income because she was on maternity leave.

Quick Reference: Filing Complaints

Law	Primary Enforcer	How to File	Time Limits
FCRA	Consumer Financial Protection Bureau (CFPB), FTC	consumerfinance.gov/complaint	2 years from violation discovery
FDCPA	CFPB, FTC, State Attorney General	consumerfinance.gov/complaint	1 year from violation
TILA	CFPB	consumerfinance.gov/complaint	1 year for damages, 3 years for rescission
ECOA	CFPB, DOJ	consumerfinance.gov/complaint	2 years from violation (5 years for DOJ)