

# Know Your Consumer Credit Rights:

## Personal Guide

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**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](http://www.consumerfinance.gov).

### My Consumer Credit Rights at a Glance

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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

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### 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]

