

Fair Credit Reporting Act

Learn about how the FCRA protects consumers like you

- + What are credit reporting agencies? How do they operate under the FCRA?
- + What rights do I have to access my credit report under the FCRA?
- + How can I dispute inaccurate information on my credit report under the FCRA?
- + What is the process for investigating and correcting errors on my credit report?
- + Can I request a free credit report? If so, how often?
- + What are my rights if I am a victim of identity theft under the FCRA?
- + What are the most common FCRA violations?
- + How can I know if my creditor violated any of the FCRA laws?
- + Are there limitations on who can access my credit report and for what purposes?
- + What happens if a credit reporting agency violates my rights under the FCRA?
- + Can I sue credit reporting agencies or other entities for FCRA violations?
- + What remedies are available if my rights are violated under the FCRA?
- + How do I dispute inaccuracies if they reappear on my credit report after being corrected?



Life's looking up