

## Consumer Credit File Rights Under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any "credit repair" company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organization Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you may have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information contact:

The Public Reference Branch  
Federal Trade Commission  
Washington, D.C. 20580

### Acknowledgment

I, the undersigned Client, hereby acknowledge receipt of this Information Statement.

\_\_\_\_\_  
Client: Full Name

Dated: \_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_

# Contact USA, Inc.

Credit Reports/Credit Scores

Est. 1993

Credit Monitoring  
Credit Restoration  
Credit Establishment  
Secured Credit Cards

P.O. Box 160  
Baldwin Place, NY 10505-0160

800-382-7334

Fax 877-752-7334

1-800-38-CREDIT • CustomerRelations@Contact-USA.com

We do not share any non-public personal information about you with anyone  
Since 1993 we have removed over 27,000 items for our clients

## CREDIT REPORTS ASSISTANCE AND DATA ENTRY FORM

Please **PRINT** or type the requested information for person on whom the report is being obtained

How did you hear about Contact USA? \_\_\_\_\_ If referred, by whom \_\_\_\_\_

I am requesting Credit Reports Only \_\_\_\_\_ \$69 (\$99 if requesting Credit Reports AND Credit Scores) \_\_\_\_\_

**First Name** \_\_\_\_\_ **Middle Initial** \_\_\_\_\_ **Last Name** \_\_\_\_\_ Jr./Sr./II/III \_\_\_\_\_

Address \_\_\_\_\_ Apt. \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_ - \_\_\_\_\_ How many years at this address \_\_\_\_\_

Home Telephone (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Work Telephone (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ ext. \_\_\_\_\_

Cellular (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Pager (\_\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ Pin \_\_\_\_\_

Date of Birth \_\_\_/\_\_\_/19\_\_\_ Social Security Number \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ Occupation \_\_\_\_\_

month day year

E-Mail \_\_\_\_\_ @ \_\_\_\_\_ . \_\_\_\_\_ Marital Status: Married Single Separated Divorced Widowed

Previous Address: \_\_\_\_\_

### **PLEASE ANSWER ALL QUESTIONS TO THE BEST OF YOUR KNOWLEDGE**

Do you feel that your credit reports contain inaccurate, erroneous or obsolete information? YES \_\_\_\_\_ NO \_\_\_\_\_

Have you been turned down for credit, insurance, employment or rental during the last 60 days? YES \_\_\_\_\_ NO \_\_\_\_\_

If yes, please provide **names and letters** (if available) of all denying creditors \_\_\_\_\_

Are you: Unemployed \_\_\_\_\_ Self employed \_\_\_\_\_ Employed \_\_\_\_\_ Retired \_\_\_\_\_ Student \_\_\_\_\_

Do you intend to apply for employment in the next 60 days? YES \_\_\_\_\_ NO \_\_\_\_\_

Current Employer's Name \_\_\_\_\_ Address \_\_\_\_\_

Are you a recipient of public welfare assistance? YES \_\_\_\_\_ NO \_\_\_\_\_

**\*We reserve the right to not process incomplete forms\***

Do you suspect fraudulent activity on your credit reports? YES \_\_\_\_\_ NO \_\_\_\_\_

Are all previous delinquent accounts (if any) paid? PAID \_\_\_\_\_ NO \_\_\_\_\_ In Progress \_\_\_\_\_ Discharged in Bankruptcy \_\_\_\_\_

If paid, do you feel that your credit reports do not reflect such paid or discharged status? YES \_\_\_\_\_ NO \_\_\_\_\_

**This is not a credit repair contract. This is your personal information data entry form needed to order your credit reports. The information you provide on this form will be used to order your credit reports. Signing this page does not obligate you to enter into a credit repair contract.**

I am the person named above, I am requesting the assistance of Contact , Inc. to obtain my credit reports from the three major credit bureaus for a fee of \$69 (\$99 if requesting Credit Reports AND Credit Scores). If no option is checked, Contact USA, Inc. will assume the Client needs Credit Reports Only. My credit reports will be mailed to the address provided above. I am aware that I may obtain these credit reports on my own. By signing below, I certify that the information stated above is true and correct. In some cases Credit Reporting Agencies might request copies of your driver's license, utility bill or any other billing statement with your current address and social security number. In such case and upon Contact USA, Inc.'s request, I will provide such copies directly to Contact USA, Inc. **This is not a credit repair contract.** If I choose to engage Contact USA, Inc. for the purposes of removing and/or modifying inaccurate, obsolete or non verifiable information contained in my credit report(s), I will be bound by the terms of a separate agreement (the "Client Agreement") as required by New York state and federal laws. All data relating to client will be kept confidential. Client hereby acknowledges the receipt of Consumer Credit File Rights Under State and Federal Law, Notice of Cancellation (in duplicate) and Contact USA Inc.'s Privacy Policy.

**Signed** \_\_\_\_\_ **Date** \_\_\_/\_\_\_/\_\_\_

For Office Use Only (1)

Please **PRINT** your Full Name \_\_\_\_\_

Please review all questions and make sure that ALL were answered. We reserve the right not to process incomplete forms.

**NOTICE OF CANCELLATION**

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**You may cancel this contract, without any penalty or obligation, within three days from the date the contract is signed.**

**To cancel this contract, mail or deliver a signed and dated copy of this cancellation notice, or any other written notice, to Contact USA, P.O. Box 160, Baldwin Place, NY 10505-0160, not later than midnight**

\_\_\_\_\_.

**I hereby cancel this transaction.**

\_\_\_\_\_  
**Client's signature**

\_\_\_\_\_  
**PRINT Full Name**

\_\_\_\_\_  
**Date**

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\_\_\_\_\_  
**Client's signature**

\_\_\_\_\_  
**PRINT Full Name**

\_\_\_\_\_  
**Date**

REQUIRED NOTIFICATION  
OF  
PRIVACY POLICY

Contact USA, Inc.  
P.O. Box 160  
Baldwin Palce, NY 10505-0160  
tel. 845-621-4040 or 1-800-382-7334  
fax 845-621-4449 or 1-877-752-7334  
www.Contact-USA.com  
CustomerRelations@Contact-USA.com

**Our 2010 annual Privacy Policy notice**  
(no response is required)

In order to provide you with the best of service our privacy policy is simple. We **do not** share any nonpublic personal information about you with anyone.

**Collection of personal information:**

We collect nonpublic personal information about you from the following sources:

Information we receive from you verbally, on applications, data entry forms filled out by you, credit reports submitted by you for review or correction, from transactions with us, copies of your identification documents or other form of documents submitted by you, from consumer reports or from other sources.

**Use of personal information:**

We share personal information with certain of our employees in order to enable them to perform regular business functions, such as performing the services which we provide to our customers.

**Sharing of your personal information:**

We **do not** disclose any nonpublic personal information about you to anyone, except as permitted by law or when you instruct us to order your credit reports or dispute certain information on your credit reports. In such cases, in order for you to receive your credit reports, your name, address, previous address, social security number, date of birth and copies of your identifying information (driver's license, bills with your current address and a proof of your social security number) will be released to the credit reporting agencies.

**Security of your personal information:**

We have implemented and maintain security procedures which include, security, confidentiality and safeguarding of your personal data.

We will continue to follow our privacy policy even when you are no longer our customer.

No response is required, however if you have any questions regarding this notice or would like to be removed from our lists please contact us at 845-621-4040 or 1-800-382-7334.

**KEEP FOR YOUR RECORDS**

Please Mail, Fax, E-mail or fill out Online:

1. SIGNED and DATED Consumer Credit File Rights Under State and Federal Law
2. FILLED OUT, SIGNED and DATED Credit Reports Assistance and Data Entry Form
3. Your Payment: \$69 for Credit Reports or \$99 for Credit Reports AND Credit Scores
4. This Page with your payment method checked off below

Mail:

**Contact USA, Inc.**

P.O. Box 160

Baldwin Place, NY 10505-0160

**In order for your request to be processed, you must return ALL 4 items as listed above. DO NOT sign and return the Cancellation Notices UNLESS you ARE canceling this order.**

Fax: 845-621-4449

E-mail: [Orders@Contact-USA.com](mailto:Orders@Contact-USA.com)

Online: [https://www.contact-usa.com/?order\\_reports](https://www.contact-usa.com/?order_reports)

**Payment Options:**

1. If you are mailing the form - include your check, money order or your credit card information

2. If you will e-mail or fax the form - also fax or e-mail your check payable to Contact USA or your credit card information

3. Alternatively, make a payment at our secure website:

[https://www.contact-usa.com/?pay\\_bill](https://www.contact-usa.com/?pay_bill)

I have enclosed my  Check  Money Order \$ \_\_\_\_\_

I have made my payment at Contact-USA's website \$ \_\_\_\_\_

I am paying with a Credit Card: \$ \_\_\_\_\_

Amex \_\_\_\_\_ Discover \_\_\_\_\_ MasterCard \_\_\_\_\_ Visa \_\_\_\_\_

Name on the Credit Card Acct. \_\_\_\_\_

Credit Card Number \_\_\_\_\_

Exp. Date \_\_\_\_\_ / \_\_\_\_\_ Security Code\* \_\_\_\_\_

Billing Address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**\*Security Code:**

**Amex:** 4 digits on the front of the card

**Discover, MasterCard or Visa:** last 3 digits on the signature panel