

Washington
RCWA 19.182.080

The Washington Fair Credit Report Act (WFCRA) requires that certain written disclosures provided to a consumer also include a written summary of all rights and remedies the consumer has under the WFCRA. The summary that follows is intended to serve that purpose. The complete text of the WFCRA, located at Chapter 19.182 RWC, can be found at <https://leg.wa.gov>. You may have additional rights under the federal Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq., which is available online at <http://www.ftc.gov>.

The WFCRA largely parallels, and generally provides the same rights and remedies as, the federal Fair Credit Reporting Act. The WFCRA is designed to ensure that credit reporting agencies maintain accurate credit information, resolve disputed reports promptly and fairly, and adopt reasonable procedures to promote consumer confidentiality and the proper use of credit data.

Summary of Rights Under Washington Law

Your rights under the WFCRA include:

You may request all information about you in the files of a consumer reporting agency at any time (except medical information may be withheld and given directly to your medical provider). You may request and obtain a file disclosure in person or by telephone with proper identification, or by other reasonable means made available by the consumer reporting agency and authorized by the consumer. You are entitled to one free annual file disclosure in any 12-month period. You may be charged a limited fee for each additional disclosure request made during the 12-month period. However, you may not be charged for a consumer report if a person has taken adverse action against you because of information in your report, the reinvestigation of information you dispute, or corrected reports resulting from the deletion of inaccurate or unverifiable information.

You must be notified when information in your consumer file has been used against you. If a person takes an adverse action against you, such as a denial of credit, based in whole or part on information contained in a consumer report, that person must provide you with written notice of the adverse action. In addition, the person taking adverse action must provide you with the name, address, and telephone number of the consumer reporting agency that provided the consumer report.

You have a right to dispute incomplete or inaccurate information in your file. If you identify information in your file that you believe is incomplete or inaccurate, and you notify the consumer reporting agency directly of the dispute, the agency must reinvestigate without charge and record the current status of the disputed information before the end of 30 business days. A consumer reporting agency may terminate a reinvestigation of disputed information if the agency determines that the dispute is frivolous or irrelevant.

Consumer reporting agencies must correct or delete inaccurate or unverifiable information. Upon completion of the reinvestigation, if the information you disputed is found to be inaccurate or cannot be verified, the consumer reporting agency must delete the information from your file and notify you of the correction. If information is deleted the information may not be reinserted unless the person who furnishes the information verifies that it is complete and accurate. If the reinvestigation does not resolve your dispute, you may file with the consumer reporting agency a brief statement (which may be limited