

## **A SUMMARY OF YOUR RIGHTS UNDER THE WASHINGTON FAIR CREDIT REPORTING ACT**

The Washington Fair Credit Reporting Act, located at Chapter 19.182 RCW, substantially parallels the federal Fair Credit Reporting Act and the rights and remedies set forth in the Federal Trade Commission's Summary of Rights, except that, effective July 22, 2007, the Washington State law imposes greater limitations on the reasons for which an employer may obtain a consumer report. Beginning July 22, 2007, an employer may not obtain a consumer report that indicates the consumer's credit worthiness, credit standing, or credit capacity, unless (1) the information is substantially job related and the employer's reasons for using the information are disclosed in writing, or (2) the information is required by law.

### **COMPLAINTS**

**ANY COMPLAINTS BY CONSUMERS UNDER STATE LAW  
MAY BE DIRECTED TO:**

**THE ATTORNEY GENERAL'S OFFICE IN WASHINGTON  
CONSUMER PROTECTION DIVISION**

**For Information Call: The Consumer Resource Center**

**Statewide Toll-Free Number:**

**800-551-4636**

**Statewide Toll-Free TDD**

**800-276-9883**

**Complaints May Be Made Via U.S. Mail or E-Mail**

**Complaints: <http://www.atg.wa.gov/FileAComplaint.aspx>**

**(Include your U.S. Mail address with any complaint.)**

**Website & Forms: <http://www.atg.wa.gov/>**