

A Summary of Your Rights Under California Civil Code 1786.22

The Investigative Consumer Reporting Agencies Act (ICRA) is designed to promote accuracy, fairness, and privacy of information in the files of every "consumer reporting agency" (CRA). The ICRA gives you specific rights, as outlined below. You may have additional rights under federal law.

1786.22

(a) An investigative consumer reporting agency shall supply files and information required under Section 1786.10 during normal business hours and on reasonable notice.

(b) Files maintained on you (the consumer) shall be made available for your visual inspection, as follows:

(1) In person, if you appear in person and furnish proper identification. A copy of your file shall also be available to you for a fee not to exceed the actual costs of duplication services provided.

(2) By certified mail, if you makes a written request, with proper identification, for copies to be sent to a specified addressee. Investigative consumer reporting agencies complying with requests for certified mailings under this section shall not be liable for disclosures to third parties caused by mishandling of mail after such mailings leave the investigative consumer reporting agencies.

(3) A summary of all information contained in your files and required to be provided by (California Code) Section 1786.10 shall be provided by telephone, if you have made a written request, with proper identification for telephone disclosure, and the toll charges, if any, for the telephone call are prepaid by you or charged directly to you.

(c) The term "proper identification" as used in subdivision (b) shall mean that information generally deemed sufficient to identify a person. Such information includes documents such as a valid driver's license, social security account number, military identification card, and credit cards. Only if you are unable to reasonably identify yourself with the information described above, may an investigative consumer reporting agency require additional information concerning your employment and personal or family history in order to verify his identity.

(d) The investigative consumer reporting agency shall provide trained personnel to explain to you any information furnished to you pursuant to Section 1786.10.

(e) The investigative consumer reporting agency shall provide a written explanation of any coded information contained in files maintained on you. This written explanation shall be distributed whenever a file is provided to you for visual inspection as required under Section 1786.22.

(f) You shall be permitted to be accompanied by one other person of your choosing, who shall furnish reasonable identification. An investigative consumer reporting agency may require you to furnish a written statement granting permission to the consumer reporting agency to discuss your file in such person's presence.