A SUMMARY OF YOUR RIGHTS UNDER THE NEW JERSEY FAIR CREDIT REPORTING ACT

The New Jersey Fair Credit Reporting Act (“NJFCRA”) is designed to promote accuracy, fairness, consumer confidentiality and the proper use of credit data by each consumer reporting agency (“CRA”) in accordance with the requirements of the NJFCRA.

The NJFCRA is modeled after the federal Fair Credit Reporting Act. You have received a Summary of Your Rights Under the federal Fair Credit Reporting Act. The two Acts are generally parallel, as are your rights under them. You can find the complete text of the NJFCRA in the New Jersey Statutes (N.J.S.A. 56:11-28 to 56:11-41), which are available at the New Jersey Legislature’s website (http://www.njleg.state.nj.us/). You may seek damages for violations of the NJFCRA. If a CRA, a user or (in some cases) a provider of CRA data violates the NJFCRA, you may have a legal cause of action.

For questions or concerns regarding the NJFCRA please contact:

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