

NEVADA SUMMARY OF RIGHTS

For Nevada Residents:

You have certain rights under Chapter 598C of the Nevada Revised Statutes, a summary of which is included below. You may have additional rights under the federal Fair Credit Reporting Act.

“Consumer report” means any communication, written or oral, by a reporting agency regarding the payment history of a particular consumer, including information regarding credit worthiness, credit standing, or credit capacity, which is intended for present or future use in whole or in part to serve as a factor in determining the consumer’s eligibility for credit or insurance to be used primarily for personal, family or household purposes, purposes relating to employment, or any other purpose authorized pursuant to the Fair Credit Reporting Act.

A reporting agency may furnish a consumer report concerning you for an extension of credit which you did not initiate only if the contemplated transaction represents a firm offer of credit to you and you meet specific criteria determined by the user, or you have not requested that your name and address be excluded from any list to be provided for such a purpose.

A person shall not procure a consumer report to resell or disclose the report or the information contained in the report unless the person discloses to the reporting agency which originally furnished the report the identity of the intended ultimate user of the report or information, and the only purposes for which the information will be used.

A reporting agency shall not include medical information in its files.

If a person takes adverse action against you based on a consumer report from a reporting agency, the person shall notify you of the action taken; furnish you with the name and address of the reporting agency; and inform you of your right to obtain a copy of the consumer report from the agency.

Upon receiving your request for disclosure, and information sufficient to identify you, a reporting agency shall clearly and accurately disclose to you the nature and substance of information in its files which relates to you at the time of the request, and disclose the names of the institutional sources of information. If you request, the

reporting agency shall provide a readable copy of the consumer report, disclose the name of each person who has received from the reporting agency information concerning you within the preceding 2 years for purposes of employment, promotion, reassignment or retention as an employee; or within the preceding 6 months for any other purpose.

If you dispute the accuracy of the information contained in the files of the reporting agency, the reporting agency shall within 5 business days notify the institutional sources of the information, and as soon as reasonably possible, but no later than 30 days, complete a reinvestigation of the accuracy of the information unless the dispute is determined to be frivolous or irrelevant. If the reporting agency determines the dispute is frivolous or irrelevant, the reporting agency must notify you. If the reporting agency determines that the information is incorrect or cannot be verified, it shall correct its files and notify you. No deleted information shall be reinserted unless: (1) the person furnishing the information uses reasonable procedures to ensure the maximum possible accuracy of the information; and (2) the reporting agency notifies you within 5 business days after the reinsertion and offers you the opportunity to add to your file your own brief statement disputing or adding to the information.

A reporting agency shall periodically purge from its files and after purging shall not disclose bankruptcies whose dates of adjudication precede the report by more than 10 years. A report of adjudication must include, if known, the chapter of Title 11 of the United States Code under which the case arose. Except as otherwise provided by a specific statute, a reporting agency shall also purge any other civil judgment, report of criminal proceedings, or other adverse information which precedes the report by more than 7 years.

You have a right to bring civil action against anyone who willfully or negligently fails to comply with any requirement imposed under the subtitle of Nevada state law outlined above.

Nevada Consumers Security Freeze Rights

You have a right to place a security freeze in your file which will prohibit a reporting agency from releasing any information in your file without your express authorization. A security freeze must be requested in writing by certified mail. The security freeze is designed to prevent a reporting agency from releasing your consumer report without your consent. However, you should be aware that using a security freeze to take control over who is allowed access to the personal and financial information in your file may delay, interfere with or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license,

cellular telephone, utilities, digital signature, Internet credit card transaction or other services, including an extension of credit at point of sale. When you place a security freeze in your file, you will be provided a personal identification number or password to use if you choose to remove the security freeze from your file or to authorize the temporary release of your consumer report for a specific person or period after the security freeze is in place. To provide that authorization, you must contact the reporting agency and provide all the following:

1. Sufficient identification to verify your identity.
2. Your personal identification number or password provided by the reporting agency.
3. A statement that you choose to remove the security freeze from your file or that you authorize the reporting agency to temporarily release your consumer report. If you authorize the temporary release of your consumer report, you must name the person who is to receive your consumer report or the period for which your consumer report must be available.

A reporting agency must remove the security freeze from your file or authorize the temporary release of your consumer report not later than 3 business days after receiving the above information.

A security freeze does not apply to certain persons, including a person, or collection agencies acting on behalf of a person, with whom you have an existing account that requests information in your consumer report for the purposes of reviewing or collecting the account.