

# GObackgrounds.com

## Policy of Disclosures to Consumers

### **Pursuant to the Fair Credit Reporting Act (F.C.R.A.) § 609(d):**

#### **Summary of Rights of Identity Theft Victims**

The Bureau, in consultation with the Federal banking agencies and the National Credit Union Administration, shall prepare a model summary of the rights of consumers under this title with respect to the procedures for remedying the effects of fraud or identity theft involving credit, an electronic fund transfer, or an account or transaction at or with a financial institution or other creditor.

#### **Summary of Rights and Contact Information**

Beginning 60 days after the date on which the model summary of rights is prescribed in final form by the Bureau pursuant to the above paragraph, if any consumer contacts GObackgrounds.com and expresses a belief that the consumer is a victim of fraud or identity theft involving credit, an electronic fund transfer, or an account or transaction at or with a financial institution or other creditor, GObackgrounds.com shall, in addition to any other action that the agency may take, provide the consumer with a summary of rights that contains all of the information required by the Bureau as found in the above paragraph, and information on how to contact the Bureau to obtain more detailed information.

GObackgrounds.com Equifax Policy No.: 1463313 (Rev. 10182015)