



Fair Credit Reporting Act **Asurint Process**

FCRA REQUIREMENTS

The Fair Credit Reporting Act (FCRA) requires all consumer reporting agencies to provide a toll-free number for consumers to call when they have had an adverse action taken against them based in whole or part on a report run through that consumer reporting agency (CRA). The CRA is required to provide the consumer with a copy of their report, within thirty days, once a written request is received.

Any consumer that has an adverse action taken against them can contact Asurint and request a copy of their report. Asurint's process regarding this requirement is listed below:

Form Request

Option 1 – Access via web (<http://www.asurint.com>)

- Go to the Compliance Menu and click on the FCRA Release Form.
- Download, print, and execute the FCRA Release Form.
- The consumer completes the form by providing required information including their name, date of birth, the company that requested the search, and authorization for Asurint to search the FCRA database for their report and release it to them.
- Once the consumer signs and returns the release, the report is mailed to the mailing address shown on the release form.

Option 2 – Via Telephone or Fax

- The consumer contacts Asurint via a toll free number, 800-906-2032, and provides their name, mailing address and ten digit telephone number. If the consumer uses a fax machine, please include that number. If required, an Asurint FCRA support representative will contact the consumer.
- The consumer is then mailed or faxed a release form. The consumer completes the form by providing required information including name, date of birth, the company that requested the search, and authorization for Asurint to search the FCRA database for their report and release it to them
- Once the consumer signs and returns the release, the report is mailed to the mailing address shown on the release form.

If the consumer has questions regarding a Credit Report, Asurint provides the consumer with the name and 800 number of the corresponding CRA since Asurint is only a third party processor in these instances. These Consumer Reporting Agencies and their FCRA numbers are provided below:

Credit Reports - TransUnion - 800-916-8800