

# GENERAL INFORMATION STATEMENT

<sup>1</sup> See Md. Code Annotated, Commercial Law Art. § 14-1901 *et seq.*

- 1) Our members and consumers: Your right to review any file maintained about you by any consumer reporting agency (“CRA”), and your right to receive a copy of your consumer report containing all information in the file as provided by the federal Fair Credit Reporting Act (“FCRA”);
- 2) Your right to a free copy, from the CRA, of your consumer report containing all information in your file, if requested by you within 30 days of receiving notice of a denial of credit as provided under the FCRA;
- 3) A normal charge not to exceed \$5 may be imposed on you by the CRA for a copy of the consumer report containing all information in your file, if you have not been denied credit within 30 days from receipt of your request; and
- 4) Your right to dispute the completeness or accuracy of any item on you contained in any file that is maintained by any CRA, as provided under the FCRA.
- 5) Attached is a complete and detailed description of our services that we provide to you the consumer. Total cost of membership and services not to exceed \$650.00
- 6) BE ADVISED THAT ACCURATED INFROMATION CANNOT BE PERMANETLEY REMOVED FROM THE FILE OF A CONSUMER REPORTING AGENCY.
- 7) The consumer also has the right to make any complaint to:  
  
DIVISION OF FINANICAL REGULATION  
  
500 North Calvert Street, Room #402  
  
Baltimore, MD 21202
- 8) Members and consumers may cancel the contract with this company prior to midnight of the third business day after the day of the transaction.