



# *Peach Tree*

## *Golf & Country Club*

### **Proposal for Non-Proprietary Flex Membership**

**APPLICANT NAME:** \_\_\_\_\_

Please Print

**This is a legal document: A contract between the applicant/member and Peach Tree Golf & Country Club.**  
Initial here \_\_\_\_\_

**Flex Membership (family clubhouse/dining/pool membership & Individual Daily Fee Golf)**  
Initiation Fee: **\$150** due at application. Monthly dues are currently **\$65** and there is a food and beverage minimum-spending requirement of **\$120** quarterly.

To the best of my knowledge, the information I have given is correct and accurate and if any of the statements contained herein prove to be false, the Board of Directors have the right to demand an immediate resignation.

If Applicant's Proposal for Non-Proprietary Membership in the Peach Tree Golf and Country Club ("the Club") is approved, Applicant/Member and the Club, in recognition of the mutual covenants, promises and conditions set forth herein, agree as follows:

- a. Flex memberships are 12 month term memberships that renew in perpetuity unless otherwise informed in writing with 30 days notice. A Flex member may terminate their membership at any point upon payment of the monthly dues for any of the remaining months in the 12 month term.
- b. Applicant/Member agrees to be bound by the Rules, Regulations and Bylaws of the Club as they may be properly revised from time-to-time. Initial here \_\_\_\_\_
- c. In the event that Applicant/Member seeks to terminate his/her membership in the Club, Applicant/Member shall notify in writing to the Club Office notice of such termination that comply with the procedures established by Club Rules, Regulations and Bylaws. Moreover, Applicant/member understands and agrees that, until his/her membership is properly terminated, he/she shall remain responsible for the payment to the Club of costs accrued, monthly dues, including food minimum purchase requirements. From the time that member advises the Club of his/her desire to terminate his/her membership and until such membership is properly terminated on the books of the Club in accordance with Club Rules, Regulations and Bylaws, the member shall remain entitled to use of Club facilities.
- d. I have received a copy and will familiarized myself with the Rules, Regulations and Bylaws of the Club.  
Initial here \_\_\_\_\_
- e. This Agreement shall be binding upon the successors and assigns of the parties hereto.

*P.O. Box 231 • Marysville, CA 95901*  
*Office (530) 743-1897 • Fax (530) 743-0566 • Pro Shop (530) 743-2039*

- f. IN THE EVENT OF ANY CONTROVERSY, CLAIM OR DISPUTE BETWEEN A CLUB MEMBER OR THE MEMBER'S FAMILY OR GUESTS AND THE CLUB, WHICH CLAIM OR DISPUTE IS NOT RESOLVED INFORMALLY BY THE MEMBER AND THE CLUB, THE MATTER SHALL BE SUBMITTED TO AND DECIDED BY NEUTRAL, FINAL AND BINDING ARBITRATION IN ACCORDANCE WITH THE CALIFORNIA ARBITRATION ACT, COD OF CIVIL PROCEDURE 1280 et seq., AND NOT DECIDED BY COURT ACTION, EXCEPT AS PROVIDED BY CALIFORNIA LAW FOR JUDICIAL REVIEW OF ARBITRATION PROCEEDINGS. ARBITRATION SHALL BE THE EXCLUSIVE REMEDY. THE MEMBER AND THE CLUB EACH WAIVE ANY RIGHTS THEY MAY POSSESS TO HAVE SUCH CONTROVERSIES, CLAIMS OR DISPUTES LITIGATED IN A COURT ACTION OR JURY TRIAL. ALL OF THE PROVISIONS OF CODE OF CIVIL PROCEDURE 1283.05, AS WELL AS ANY AMENDMENTS OR REVISIONS THERETO, ARE INCORPORATED HEREIN. THE ARBITRATION SHALL BE CONDUCTED BEFORE AN ARBITRATOR SELECTED BY THE MEMBER AND THE CLUB PURSUANT TO THE THEN APPLICABLE ARBITRATION RULES. IN THE EVENT THAT THE MEMBER AND THE CLUB CANNOT AGREE ON AN ARBITRATOR WITHIN 15 DAYS OF THE PRESENTATION OF THE CONTROVERSY, THE MEMBER AND THE CLUB SHALL JOINTLY PETITION THE PRESIDING JUDGE OF THE YUBA COUNTY SUPERIOR COURT TO SELECT AN ARBITRATOR AND THE JUDGE'S DECISION ON THE SELECTION OF ARBITRATOR SHALL BE BINDING. THE ARBITRATOR SHALL HAVE NO AUTHORITY TO AWARD PUNITIVE OR OTHER DAMAGES NOT MEASURED BY THE PREVAILING PARTYS ACTUAL DAMAGES. JUDGEMENT UPON THE AWARD RENDERED BY THE ARBITRATOR MAY BE ENTERED IN ANY COURT HAVING JURISDICTION. EXCEPT AS MAY BE NECESSARY TO ENFORCE THE AWARD, NEITHER THE MEMBER NOR THE CLUB MAY DISCLOSE THE EXISTENCE, CONTENT OR RESULTS OF ANY ARBITRATION WITHOUT THE PRIOR WRITTEN CONSENT OF ALL OTHER PARTIES TO THE ARBITRATION. Initial Here: \_\_\_\_\_
- g. In any litigation, arbitration or any other proceeding where a party to this Agreement seeks a declaration of their rights and obligations, or to enforce the provisions of this Agreement, the prevailing party shall be awarded reasonable attorney fees, together with any costs, and expenses incurred to resolve the dispute and to enforce the provision.

**Applicant Signature:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

All membership applicants MUST be proposed and seconded by the Proprietary Club members.

<b>OFFICE USE ONLY</b>			
Purchased membership # _____	Name: _____	\$ _____	
Date application received in office: _____		Membership Type: _____	
Membership Committee approved:    Yes    No		Board of Director's approved:    Yes    No	



# *Peach Tree*

## *Golf & Country Club*

### **THIS IS A LEGAL DOCUMENT**

Date: \_\_\_\_\_ Membership Type: \_\_\_\_\_

#### **Personal Information**

Full Name: \_\_\_\_\_ Single / Married  
(LAST) (FIRST) (M/I)

Social Security#: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ US Citizen: Y/N Date of Birth: \_\_\_\_\_

Home Address: \_\_\_\_\_ City: \_\_\_\_\_

Zip: \_\_\_\_\_ Email: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Employer: \_\_\_\_\_ Employed Since: \_\_\_\_\_

Occupation/Title: \_\_\_\_\_ Phone: \_\_\_\_\_

Interests: Food & Beverage News / Pro Shop Special Offer / Events & Activity / Golfing News  
Social Golf Events / Family Activities (please circle your interests so we can update you on current information)

\*Monthly Statement should be mailed to my: Residence / Business / Emailed (circle one)

Spouse's Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Email: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Spouse's Employer: \_\_\_\_\_

Occupation/Title: \_\_\_\_\_

Family dependents (23 years of age or younger) obtaining privileges-with dates of birth:

1. Name: \_\_\_\_\_ DOB: \_\_\_\_\_ Male Female  
2. Name: \_\_\_\_\_ DOB: \_\_\_\_\_ Male Female  
3. Name: \_\_\_\_\_ DOB: \_\_\_\_\_ Male Female  
4. Name: \_\_\_\_\_ DOB: \_\_\_\_\_ Male Female

### **Other Club Affiliations**

Please list affiliations with other clubs of which you are now or have been a member (give address and dates):

Present: \_\_\_\_\_

Past: \_\_\_\_\_

Have you ever been refused membership, suspended, expelled or requested to withdraw a proposal for membership in PEACH TREE or any other Club or Organization?

Yes No If yes please explain: \_\_\_\_\_

### **Sponsor Information**

Please list two members of this club with whom you or your spouse are personally acquainted and would like to sponsor your membership:

1. Name: \_\_\_\_\_ Member #: \_\_\_\_\_

Sponsor Signature: \_\_\_\_\_

2. Name: \_\_\_\_\_ Member #: \_\_\_\_\_

Sponsor Signature: \_\_\_\_\_

### **Authorization to Obtain Consumer Credit Report**

I authorize Peach Tree Golf & Country Club to obtain copy of my consumer credit and criminal history report. Peach Tree Golf & Country Club will use the consumer credit report to verify financial eligibility. Upon request, Peach Tree Golf & Country Club will provide me with the name and address of the Consumer Reporting Agency contracted to supply the report. I understand that credit inquiries have the potential to impact my credit score.

Signature \_\_\_\_\_

Printed Name \_\_\_\_\_

Date \_\_\_\_\_



# *Peach Tree*

*Golf & Country Club*

## PEACH TREE GOLF & COUNTRY CLUB

### AUTO PAY AUTHORIZATION FORM-CREDIT/DEBIT CARD/ACH

Member Name (Please Print)		Member Number	
Member Billing Address		E-mail Address	
I authorize Peach Tree Golf and Country Club to debit my credit card or bank account for my full balance on the 1 <sup>st</sup> of each month.  _____		Maximum Draft Amount Allowed	
Debit/Credit Card (check one):		<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> American Express	
Card Number:		Expiration Date:	
Financial Institution Name:	Routing Number:	Account Number:	

By signing below, I/we hereby authorize Peach Tree Golf & Country Club to deduct funds from my designated credit/debit or bank account on a monthly basis on the 1<sup>st</sup> of each month.

This authority is to remain in full force and effect until Peach Tree Golf & Country Club has received written notification from me of its termination in such time and manner as to afford Peach Tree Golf & Country Club at least 10 days prior to my next payment.

\_\_\_\_\_  
Member Signature

\_\_\_\_\_  
Date

*P.O. Box 231 • Marysville, CA 95901*  
*Office (530) 743-1897 • Fax (530) 743-0566 • Pro Shop (530) 743-2039*





# *Peach Tree*

*Golf & Country Club*

---

Your Membership Number

---

Your Membership Type

---

Orientation Date

---

Your Monthly Dues Rate

---

Temporary Website Username and Password

---

Advance Access to Tee Times

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# *Peach Tree*

## *Golf & Country Club*

On behalf of the Board of Directors, management team and staff, I would like to welcome you to Peach Tree Golf & Country Club. You have successfully completed your application for membership and are conditionally approved to use the club and its amenities as your application enters the formal review process. All applications for membership are subject to review during the monthly Membership Committee and Board of Directors meetings. Upon approval, you will be notified that your membership status has been moved from conditional to regular status.

Throughout the approval process you are welcome to use the club as a regular member based on your membership type. Each membership type includes different rates and fees. Please make sure you understand the services and amenities available based on your membership type.

Making sure our newest members get settled in and enjoy their new investment is one of our highest priorities. To help get you familiar with the club, I would like to briefly share with you some of the most important things to be aware of when using the club.

#### **Orientation:**

All new members of the club must attend an Orientation presentation within the first month of membership or risk suspension of golf privileges. Orientations are in small groups held twice a month, generally one mid-week evening and one Saturday morning. Sessions last 30-45 minutes. If you have a scheduling conflict we will work with you to receive a one on one orientation if necessary to ensure your golf privileges are not interrupted. Orientation is the perfect place to ask questions and learn how to get the best value from your membership.

#### **Dress Code & Conduct:**

Over the past 60 years the club's dress-code has become more casual. However the club is still a social gathering place for individuals and families, golfers and business meetings and our goal is to make sure everyone upholds essential cultural values for dress and behavior.

When visiting the club for recreational purposes including golf, members must wear collared shirts and appropriate golf or resort wear garments. As a club built by farmers, for farmers, we allow denim on the golf course and in the clubhouse. When visiting the clubhouse and restaurant we ask that members and their guest wear business casual, resort casual or golf attire. When visiting the restaurant, hats should be removed. Pool attire, wet or dry is not allowed in the clubhouse unless accompanied by a cover up. Members and guest using the pool are welcome to visit the Snack Shack in their pool attire.

As an enjoyable place to get away, we ask all members to follow general expectations for appropriate conduct. Creating distractions, loud noises or interrupting the play of others or anything that puts member and employees safety at risk can result in disciplinary action. Please follow posted signs on the golf course and all directions from our PGA Pro or marshal while on the course. Please be mindful that your guests follow the clubs rules when using the clubhouse and golf course.

You can learn more about policies related to dress code and conduct in the Rules pamphlet. Our goal is to make you comfortable, so if you have questions about personal behavior or attire standards please visit the office for personal assistance.

#### **Clubhouse Services:**

The clubhouse is home to the restaurant, administrative offices, men's and women's locker rooms and event & meeting rooms. The restaurant is open for use by members and their guest. Services include weekend breakfast service, daily lunch and afternoon bar service. Restaurant hours may vary seasonally and current hours are available in the member services portion of our website.

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The locker rooms are available to all members as changing areas. However, there are a limited number of lockers available and they are prioritized to our Proprietary Members. If you are interested in renting a locker, please check with the administrative office to discuss availability and rates.

The clubhouse is home to a wide variety of events. Each year the club holds a variety of fun events exclusively for our members. Throughout the year the club event spaces are often rented for private events. Members receive special event pricing for any functions planned and held at the club. Why throw a party at home when you can avoid all of the preparation and clean up by hosting it at the club? Events can be for as few as 10 or as many as 250 guest. Our event coordinator takes pride in working closely with each event host to exceed their expectations.

**Pool:**

The pool is open seasonally from late May through early September based on weather and staffing. Lifeguards are generally on duty weekends while the pool is open daily from 10am to 6pm. All children under 18 must be accompanied by an adult. At least one of the pool guest must be a member of the club. Please observe all posted signs and life guard directions when using the pool. All food and drink items consumed at the pool must be purchased from the restaurant or snack shack. The club does not allow for the consumption of any outside food or beverage in any location. Pool attire is not allowed in the clubhouse or restaurant.

**Pro Shop:**

Our Pro Shop is open daily from sun up through 5pm. Enjoy a wide selection of clubs, balls and more. We will have you outfitted and ready to go. Check out seasonally specialty merchandise throughout the year and when you are ready to go all in on a new set of clubs, our golf professional can fit you for clubs to ensure you get the most value out of your investment. Need a lesson or help getting started with a handicap? Call the Pro Shop at 530-673-2039 and ask one of the helpful Pro Shop staff for assistance or speak with the Golf Professional for personal assistance.

Need some snacks or an ice cold beer before you play? Visit the snack shack located adjacent to the #10 tee for snacks, hot dogs and cold drinks. Open daily based on weather and seasonal rounds, the snack shack is a quick alternative to the restaurant.

**Practice Facilities:**

Tune up your game at our range, putting and chipping areas. The driving range is open daily and is either a benefit of your membership or available for a daily fee based on your membership type. Please do not allow children unsupervised use of the practice facilities.

**Golf Course:**

The jewel of the club, the golf course is one of the finest in all of northern California. It plays consistently well and is cared for by an exceptional team lead by our Grounds Superintendent, Tracy Shanahan.

Each year the club invests more than three quarters of a million dollars into the ongoing care of the course. Our Proprietary members and management team are very protective of this investment and the course and ask that all members and their guest respect the clubs policies and rules of play. Each golfer can help do their part by repairing ball marks on greens, applying sand to divots on fairways and avoiding driving carts on or near tee boxes, greens and approaches.

One of the nicest features of our course is the pace of play. To make sure you make new friends on the course and feel welcome please limit the time you search for lost balls or out of bounds shots, have your next club selected and ready to hit when it is your turn and keep pace with the group in front of you. Someone playing right up on your heels? Wave



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them through and continue to play at your pace right behind them. In general each hole on the course should play at an average of 10-15 minutes.

Need more time to play or just not good enough to play that fast? Consider afternoon rounds of golf when the course has much less traffic and more open space between tee times. If you need help or advice regarding how to make your game enjoyable without upsetting all of the players behind you please ask the Golf Professional for advice.

### **Our Team:**

Our team of management, operations and administrative professionals is here to serve our members. If you have questions or need assistance please feel free to visit the office and we will direct you to the person best suited to help you.

**General Manager: Jeff Munsey** [jeff@peachtreecc.net](mailto:jeff@peachtreecc.net)

**Controller: Jill Nakao** [jill@peachtreecc.net](mailto:jill@peachtreecc.net)

**Course Superintendent: Tracy Shanahan** [tracy@peachtreecc.net](mailto:tracy@peachtreecc.net)

**Golf Professional: Doug Levy** [doug@peachtreecc.net](mailto:doug@peachtreecc.net)

**Member Coordinator: Paula Duron** [paula@peachtreecc.net](mailto:paula@peachtreecc.net)

**Website & Marketing: Becky Frias** [becky@peachtreecc.net](mailto:becky@peachtreecc.net)

**Executive Chef: Eric Carter** [eric@peachtreecc.net](mailto:eric@peachtreecc.net)

**Event Coordinator: Steven McCart** [steven@peachtreecc.net](mailto:steven@peachtreecc.net)

**Maintenance Director: Mark Nimrick** [mark@peachtreecc.net](mailto:mark@peachtreecc.net)

For nearly 60 years Peach Tree Golf & Country Club has been home to golfers and families like you. We hope that you enjoy the club, build new connections and friendships and enjoy getting to know the staff who are here to care for you. If there is anything I can do to help you feel more at home or get more out of your membership please stop by and visit or send me a note by email to [jeff@peachtreecc.net](mailto:jeff@peachtreecc.net) anytime.

Welcome to the club!

Jeff Munsey  
General Manager

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# *Peach Tree*

## *Golf & Country Club*

### PEACH TREE GOLF AND COUNTRY CLUB

June 2018

#### Flex Membership Policies

1. A Flex membership includes use of the club's services and amenities including dining, events, pool, driving range and practice facilities for, \$65 per month.
2. Flex members may play golf at the posted daily fee rate set by the Board of Directors and are subject to change.
3. A Flex member may play golf with up to 3 guest (Subject to the 50 Mile Rule) per round at the posted daily fee rate. Guests of a member are subject to the clubs policies and rules and must be registered with the club to play.
  - a. 50 Mile Rule: A nonmember who resides within 50 miles of the club is limited to playing only one round per month as a guest of any of the club's members. Nonmember guest must register with the Pro Shop before play to verify eligibility.
4. Flex members may not hold golf cart leases and may pay for cart use at the posted daily rate for the membership type.
5. Flex members may join club sanctioned groups including the Men's, Senior and Ladies golf clubs at the discretion of each club and pay the clubs posted rate per round for scheduled tournaments. Additional green fee rates will apply based on the posted daily fee rate for the day and time of the tournament.
6. Flex members are not eligible to participate in the Club Championship.
7. The club retains the right to refuse play by a Flex member's guest at the discretion of the club's management.
8. You may add up to 3 additional Flex memberships in a household limited to spouses and children under 26. Each additional membership is \$40 per month and includes the same benefits described in sections 1, 2 & 3.
9. Each Flex membership requires a 12 month minimum term that is renewed annually thereafter. A Flex member may terminate their membership at any time with 30 days written notice and payment in full of the remaining monthly dues due within any 12 month term.
10. Financial Obligations:
  - a. All Flex members are required to keep a credit card on file and agree to have their dues and house charges from the previous month applied to their credit card on the 1<sup>st</sup> of the month.
  - b. In the event a Flex member's charges are unable to be applied to the credit card on file we will contact the member by phone to obtain an alternative form of payment. If the balance is not cleared by the 15th of each month the balance due is subject to penalties that can result in Cash Only status.
  - c. Food & Beverage Minimum - \$120 per quarter.
11. All Flex members must register with the Golf Shop for themselves and their guest before using the golf course facilities.
12. All tee times are subject to change or delay at the discretion of the golf professional to accommodate the needs of Proprietary Members.

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13. Tee times may be made up to 5 days in advance.
14. The terms and policies of Flex membership are subject to change at the discretion of the Board of Directors with 30 days notice.
15. Flex is a non-equity membership
16. All membership applications are conditionally approved and subject to review and approval of the Membership Committee and Board of Directors.



# *Peach Tree*

## *Golf & Country Club*

### **Green Fee Schedule Crave, Flex & Aspire Membership**

#### **Flex & Aspire Members**

##### **Friday - Sunday**

**Open – 1pm: \$60 per player plus carts**

**1pm – Close: \$40 per player plus carts**

**Cart Fee: \$18**

There are no 9 hole rates

##### **Tuesday - Thursday**

**Open – 1pm: \$50 per player plus carts**

**1pm – Close: \$35 per player plus carts**

**Cart Fee: \$18**

There are no 9 hole rates

#### **Crave Members**

##### **Tuesday – Sunday**

**Open – 1pm: No Golf Permitted**

**1pm – Close: \$45 per player plus carts**

**Cart Fee: \$18**

There are no 9 hole rates





BACKGROUND INFORMATION

First \_\_\_\_\_ Middle \_\_\_\_\_ Last \_\_\_\_\_

(Print Clearly Full Legal Name)

Last Name as it appears on your License or ID Card \_\_\_\_\_

Other Names/Alias \_\_\_\_\_

(Full Legal Name)

Social Security # \* \_\_\_\_\_ Date of Birth\* \_\_\_\_\_

Drivers License # \_\_\_\_\_ State of Driver's License \_\_\_\_\_

Present Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Email Address(s) \_\_\_\_\_

(List all current email addresses)

\*This information will be used for background screening purposes only and will not be used as hiring criteria.



DISCLOSURE REGARDING BACKGROUND INVESTIGATION

Peach Tree Golf & Country Club ("the Company") may obtain information about you from a third party consumer reporting agency for membership screening purposes. Thus, you may be the subject of a "consumer report" which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may contain information regarding your credit history, criminal history, social security verification, motor vehicle records ("driving records"), verification of your education or employment history, or other background checks.

You have the right, upon written request made within a reasonable time, to request whether a consumer report has been run about you and to request a copy of your report. These searches will be conducted by PeopleG2, 135 South State College Blvd, Suite 200, Brea, CA 92821; tel. # 1.800.630.2880; www.PeopleG2.com.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Print Name \_\_\_\_\_



*Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington DC 20552.*

## **A Summary of Your Rights Under the Fair Credit Reporting Act**

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment - or to take another adverse action against you - must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
  - a person has taken adverse action against you because of information in your credit report;
  - you are the victim of identity theft and place a fraud alert in your file;
  - your file contains inaccurate information as a result of fraud;
  - you are on public assistance;
  - you are unemployed but expect to apply for employment within 60 days.
- In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.
- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.



- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.** Unsolicited "prescreened" offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).

**States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your Federal rights contact:**





<b>TYPE OF BUSINESS:</b>	<b>CONTACT:</b>
<p>1. a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street NW Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center PO Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut St., Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement &amp; Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area Supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8<sup>th</sup> Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center - FCRA Washington, DC 20580 (877) 382-4357</p>

