

State Rules Register Alert

August 5, 2015

New FCRA Summary of Rights

We have been receiving questions regarding if there is a new version of the Summary of Rights. The answer is yes.

This revised version came out a few months ago without any fanfare. The new form updates some government addresses on the last page. It also deletes the reference to Maine's laws. Maine recently repealed their FCRA law and adopted the federal FCRA as their own law (short hand explanation). So technically there still is a state law but if you comply with the federal law you comply with the state law.

A copy of this new Summary of Rights is in the forms section of the State Register.

The FCRA does not require documents to be any language other than English, but the CFPB has a **Spanish version** available. This version is posted as well.

Best,
Larry Henry