

Arbor Ridge Apartments

330 E Enos Drive, Santa Maria, CA 93454
Phone: (805) 922-3364 Fax: (805) 925-4427

How to secure an apartment:

1. Each proposed occupant (18 years and older) needs to fill out an application

Please Note: Only COMPLETED applications will be accepted- Applicants must provide proof of income and/or provide proof of sufficient savings to cover rent during the lease term plus a valid driver's license or other legal form of identification.

PLEASE ATTACH 3 MOST RECENT PAY STUBS ALONG WITH YOUR APPLICATION.

2. Completed applications can be submitted by the following:

1. email: staff@arborridgeapartments.com

2. fax: 805.925.4427

3. drop off or mail to the Leasing Office along with application fee:

330 E. Enos Drive
Santa Maria, CA 93454

3. There is a \$45 application fee for each applicant

Please Note: We Cannot Accept CASH and/or Debit/Credit Cards
Cashier's Check or Money Order Only
(please use black or blue ink when filling out money orders)

4. Wait for approval-The process usually takes 2-5 business days

5. Once your application has been processed- you will be informed if you have been approved or denied- if approved, you will have 48 hours to bring in the designated security deposit.

Make all payments payable to: **Arbor Ridge Apartments**

Arbor Ridge Apartments strives to be a quiet and peaceful community

Pets are allowed with the following:

Property Manager's written approval of a pet – Limit (1) per unit

Additional deposit of \$1,000.00

Additional rent of \$20/month for dogs

Breed restrictions apply – please contact us for additional information

Please Note: NO VISITING PETS ARE ALLOWED WITHOUT MANAGEMENT APPROVAL

Please Note: prices and policies are subject to change without notice

Email: Staff@ArborRidgeApartments.com



ARBOR RIDGE APARTMENTS

Dear Applicant:

Welcome to Arbor Ridge Apartments. We appreciate your taking the time to visit our property.

We have written this letter to outline the established guidelines for considering prospective residents. All applicants will receive the same consideration and be judged by the same criteria in the process of determining their eligibility.

IT IS THE POLICY OF ARBOR RIDGE APARTMENTS NOT TO DISCRIMINATE AGAINST ANY PERSON BECAUSE OF RACE, COLOR, RELIGION, SEX, HANDICAP, FAMILY STATUS OR NATIONAL ORIGIN IN THE RENTAL OF HOUSING OR UPON ANY OTHER BASIS PROHIBITED BY LAW.

IT IS ALSO THE POLICY OF ARBOR RIDGE APARTMENTS TO ALLOW ANY RESIDENT, AT THE EXPENSE OF THE RESIDENT, TO REASONABLY MODIFY THE EXISTING PREMISES OCCUPIED, OR TO BE OCCUPIED, BY A HANDICAPPED PERSON.

In order to be approved as a resident of Arbor Ridge Apartments, each applicant must:

- Be of legal age. Each adult (18 years of age and older) must produce a valid driver's license (or other legal form of identification).

Each adult must completely fill out an "Application to Rent". There may not be any blanks remaining for an application to be considered. Falsified or inconsistent information on any application shall be cause for rejection.

A non-refundable application and credit verification fee of \$45.00 per applicant must be paid at the time of application. **CASHIERS CHECK OR MONEY ORDER ONLY**

The Application to Rent, research conducted to verify the application information, and any credit report obtained on the applicant(s) will be used to determine if, in our judgment, it appears the prospective residents(s):

- a) Can and will pay the rent;
- b) Respect the neighbors; and
- c) Take care of the property.

- **ONLY ONE PARKING SPACE PER APARTMENT.**

- Have a good credit history. Bankruptcy within four years and/or any credit history within the last three years that includes any outstanding unpaid judgements, repossessions, defaults on a loan, unpaid collection amounts, unlawful detainers, foreclosure, or other delinquent credit history will be grounds to deny the application.
- Have a good previous rental history. Involvement in an eviction action, a broken lease agreement, adverse payment history or negative rental reference may be cause for denial. Applicant(s) must have lived in his/her residence for a minimum of 6 months. A 2 year rental history must be given and address listed must be listed with credit agency will also be verified.
- Have a stable employment/income history. Please include three most recent paystubs or previous year tax returns. Gross monthly income must be equal to or exceed 2.5 times the monthly rental rate. Applicant(s) must have verifiable employment/income for 6 months or more. If starting a new position, applicant(s) must have verifiable employment for at least 6 months or more prior to starting the new position. People residing together may combine their income. Income from any lawful and verifiable source may be included. Unemployed applicants must provide sufficient savings to cover rent during the lease term. Alimony or child support payments must be verified with court documentation. **Co-signers/guarantors are accepted for full/part time students due to lack of income only. (Additional application fees may apply).**
- **Applicants with a criminal felony conviction of less than seven years are not qualified.**



- **Pay all move in costs by money order or bank cashiers check.** Agreed upon move in costs consist of the following:

The application and verification fee:

Rent. If you do not move in on the first of the month, the rent will be prorated for the remaining days in the month. If there are 7 or fewer days remaining in the month that you move in, you must also pay the full rent due for the following month at the time of move in. Any rent concessions will be credited against the first full month's rent that you are obligated to pay; and

Security Deposit.

Please note: Failure to meet our criteria will result in the rejection of your application to rent.

Reasonable occupancy standards are as follows:

One bedroom apartment	2 persons
Two bedroom apartment	4 persons
Three bedroom apartment	6 persons

Plus ONE person per apartment

Again, thank you for considering Arbor Ridge Apartments as your new home.

I have read and understand the criteria upon which my application to rent will be considered.

(Applicant's Signature)

(Date Signed)

by: _____
(Please print your full name)

ARBOR RIDGE APARTMENTS

by: _____
(Representative's Signature)

If your application is denied due to a negative credit report, it is your right to request and obtain a copy of that report. You must make your request in writing to:

**Experian
PO Box 949
Allen, TX 75002**

**(888) 397-3742
www.experian.com**



Tenant
 Guarantor

Name of Applicant: _____

APPLICATION TO RENT

(All sections must be completed) **Individual applications required from each occupant 18 years of age or older.**

Last Name		First Name		Middle Name		Social Security Number or ITIN	
Other names used in the last 10 years				Work phone number ()		Home phone number ()	
Date of birth		E-mail address				Mobile/Cell phone number ()	
Photo ID/Type		Number		Issuing government		Exp. date	Other ID
1.	Present address			City		State	Zip
Date in		Date out		Landlord Name		Landlord phone number	
Reason for moving out						Current rent \$ /Month	
2.	Previous address			City		State	Zip
Date in		Date out		Landlord Name		Landlord phone number	
Reason for moving out						Rent at move-out \$ /Month	
3.	Next previous address			City		State	Zip
Date in		Date out		Landlord Name		Landlord phone number	
Reason for moving out						Rent at move-out \$ /Month	
Proposed Occupants: List all in addition to yourself	Name			Name			
	Name			Name			
	Name			Name			
Do you have pets?	Describe			Do you have a waterbed?	Describe		
How did you hear about this rental?							
A.	Current Employer Name			Job Title or Position		Dates of Employment	
Employer address				Employer/Human Resources phone number ()			
City, State, Zip				Name of your supervisor/human resources manager			
Current gross income		Check one					
\$		Per <input type="checkbox"/> Week <input type="checkbox"/> Month <input type="checkbox"/> Year					
B.	Prior Employer Name			Job Title or Position		Dates of Employment	
Employer address				Employer/Human Resources phone number ()			
City, State, Zip				Name of your supervisor/human resources manager			
Other income source _____ Amount \$ _____ Frequency _____							
Other income source _____ Amount \$ _____ Frequency _____							



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Tenant
 Guarantor

Name of Applicant: _____

Name of your bank	Branch or address	Account Number	Type of Acct

Please list ALL of your financial obligations below.

Name of Creditor	Address	Phone Number	Monthly Pmt. Amt.
		()	
		()	
		()	
		()	
		()	
		()	

In case of emergency, notify:	Address: Street, City, State, Zip	Relationship	Phone
1.			
2.			

Personal References:	Address: Street, City, State, Zip	Length of Acquaintance	Occupation	Phone
1.				
2.				

Automobile: Make: _____ Model: _____ Year: _____ License #: _____

Automobile: Make: _____ Model: _____ Year: _____ License #: _____

Other motor vehicles: _____

Have you ever filed for bankruptcy? _____ Have you ever been evicted or asked to move? _____



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Tenant
 Guarantor

Name of Applicant: _____

NOTICE REGARDING CALIFORNIA INVESTIGATIVE CONSUMER REPORTING AGENCIES ACT

Landlord does not intend to request an investigative consumer report regarding the Applicant.

Unless the box above is checked, Landlord intends to request an investigative consumer report regarding the Applicant's character, general reputation, personal characteristics, and mode of living. Under Section 1786.22 of the California Civil Code, the files maintained on you by the investigative consumer agency shall be made available to you during business hours and on reasonable notice, provided you furnish proper identification, as follows: (1) You may appear at the investigative consumer reporting agency identified below in person, (2) you may make a written request for copies to be sent by certified mail to a specified addressee, or (3) you may make a written request for a summary of the file to be provided over the telephone. The agency may charge a fee, not to exceed the actual duplication costs, if you request a copy of your file. The agency is required to have personnel available to explain your file to you, and the agency must explain to you any coded information appearing in your file. If you appear in person, a person of your choice may accompany you, provided that this person furnishes proper identification. If you are accompanied by a person of your choosing, the agency may require you to furnish a written statement granting permission to the investigative consumer reporting agency to discuss your file in the other person's presence. The agency that will prepare the report(s) identified in this section is listed below:

Experian

Name of Agency

PO Box 949, Allen, TX 75949

Address of Agency

If you would like a copy of the report(s) that is/are prepared, please check the box below:

I would like to receive a copy of the report(s) that is/are prepared

If the box above is checked, Landlord agrees to send the report to Applicant within three (3) business days of the date the report is provided to Landlord. Landlord may contract with another entity to send a copy of the report.

Applicant represents that all the above statements are true and correct, authorizes verification of the above items, and agrees to furnish additional credit references upon request. Applicant authorizes Landlord to obtain reports that may include credit reports, unlawful detainer (eviction) reports, bad check searches, social security number verification, fraud warnings, previous tenant history and employment history. Applicant consents to allow Landlord to disclose tenancy information to previous or subsequent Landlords.

Landlord will require a payment of \$ 45.00 , which is to be used to screen Applicant.

The amount charged is itemized as follows:

- | | |
|---|-----------------|
| 1. Actual cost of credit report, unlawful detainer (eviction) search, and/or other screening reports | \$ <u>27.85</u> |
| 2. Cost to obtain, process and verify screening information (may include staff time and other soft costs) | \$ <u>17.15</u> |
| 3. Total fee charged | \$ <u>45.00</u> |

The undersigned Applicant is applying to rent the premises designated as:

Apt. No. _____ Located at _____ 330 E Enos Drive, Santa Maria, CA 93454

The rent for which is \$ _____ per _____. Upon approval of this application, and execution of a rental/lease agreement, the applicant shall pay all sums due, including required security deposit of \$ _____, before occupancy.

Date

Applicant (signature required)



Tenant
 Guarantor

Name of Applicant: _____

RECEIPT FOR TENANT SCREENING AND/OR CREDIT CHECKING FEES

On _____, Landlord received \$ 45.00 from the undersigned, hereinafter called "Applicant,"
(Date)

who offers to rent from Landlord the premises located at:

_____ 330 E Enos Drive _____, Unit # (if applicable) _____
(Street Address)

_____ Santa Maria _____, CA 93454 _____
(City) (Zip)

Payment is to be used to screen "Applicant". The amount charged is itemized as follows:

- | | |
|---|-----------------|
| 1. Actual cost of credit report, unlawful detainer (eviction) search, and/or other screening reports | \$ <u>27.85</u> |
| 2. Cost to obtain, process and verify screening information (may include staff time and other soft costs) | \$ <u>17.15</u> |
| 3. Total fee charged (cannot exceed the amount fixed by law) | \$ <u>45.00</u> |

For Landlord Use Only
Screening fees paid by: <input type="checkbox"/> Cash <input type="checkbox"/> Personal Check <input type="checkbox"/> Cashier's Check <input checked="" type="checkbox"/> Money Order
<input type="checkbox"/> Credit Card # (Last 4 digits only) _____ MC/VISA/AMEX Expiration Date: _____

Arbor Ridge Apartments _____ by _____, BCC CORPORATION _____ Agent for Landlord
Landlord Individual Signing for Landlord Management Co. (If Applicable)

Date

CALIFORNIA APARTMENT ASSOCIATION CODE FOR EQUAL HOUSING OPPORTUNITY

The California Apartment Association supports the spirit and intent of all local, state and federal fair housing laws for all residents without regard to color, race, religion, sex, marital status, mental or physical disability, age, familial status, sexual orientation, or national origin.

The California Apartment Association reaffirms its belief that equal opportunity can best be accomplished through effective leadership, education, and the mutual cooperation of owners, managers, and the public.

Therefore, as members of the California Apartment Association, we agree to abide by the following provisions of this Code for Equal Housing Opportunity:

- We agree that in the rental, lease, sale, purchase, or exchange of real property, owners and their employees have the responsibility to offer housing accommodations to all persons on an equal basis.
- We agree to set and implement fair and reasonable rental housing rules and guidelines and will provide equal and consistent services throughout our residents' tenancy.
- We agree that we have no right or responsibility to volunteer information regarding the racial, creed, or ethnic composition of any neighborhood, and we do not engage in any behavior or action that would result in "steering."
- We agree not to print, display, or circulate any statement or advertisement that indicates any preference, limitations, or discrimination in the rental or sale of housing.



California Apartment Association Approved Form
www.caanet.org
Form 3.0-R - Revised 12/18 - ©2018 - All Rights Reserved
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RENTAL APPLICANT REFERENCE FORM

- This form is used to obtain information regarding the rental history of Applicants for rental housing.
- The Owner/Agent requesting this information must receive authorization from the Applicant before obtaining the information. Such authorization is granted if Applicant's signature is provided in Section 1. Copies of this form and of the Applicant's signature are acceptable. The Applicant may be contacted to verify the authenticity of this request. **Please mail or fax this form to the person listed in section 2 as soon as possible (within 24-48 hours)**

TO BE COMPLETED BY APPLICANT

1. Authorization by rental Applicant for the release of information

I hereby authorize the release of the information requested on this Rental Applicant Reference Form. **I hereby acknowledge that the Owner/Agent can make copies of this executed page in order to obtain the information requested.**

Name _____ Phone number (_____) _____

Signature _____ Date _____

TO BE COMPLETED BY OWNER/AGENT

2. Person requesting the rental reference

Name of Owner/Agent _____ Arbor Ridge Apartments

Address _____ 330 E Enos Drive _____ Unit # _____ Office _____

City _____ Santa Maria _____ State _____ CA _____ Zip _____ 93454

Phone number (805) _____ 922-3364 _____ Fax number (805) _____ 925-4427

3. Applicant's rental information

Name of rental community (if any) _____

Address of rental unit _____ Unit # _____

City _____ State _____ Zip _____

Name of Owner/Agent _____

Phone number (_____) _____ Fax number (_____) _____

Move-in date: Month _____ Year _____ Move-out date: Month _____ Year _____ or current resident

TO BE COMPLETED BY FORMER OR CURRENT OWNER/AGENT

4. Rental reference information

Did Applicant live at your property during the period indicated above? Yes No. Last effective monthly rent? \$ _____

If no, what were the dates of occupancy? From (month/year): _____ / _____ To (month/year): _____ / _____

How many times during the past 12 months did Applicant pay the rent late? 0 1-2 3-5 6 or more

Was any check from Applicant returned due to non-sufficient funds (NSF)? Yes No

Did you ever file for an unlawful detainer against Applicant for unpaid rent? Yes No

If yes, what was the result? _____

Does Applicant owe any amount for delinquent rent, utilities or damage to unit? Yes No

Did Applicant provide notice for ending tenancy according to the terms of the rental agreement? Yes No

Not applicable because Applicant still resides at unit

Did you ever serve a Three Day Notice to Applicant Yes No

If yes, please explain: _____

Information provided by: Name _____ Phone number (_____) _____

Information obtained by: Phone Mail Fax



Arbor Ridge Apartments

330 E Enos Drive, Santa Maria, CA 93454
Phone: (805) 922-3364 Fax: (805) 925-4427

Parking Policy

ALL VEHICLES WILL NEED TO HAVE ARBOR RIDGE PARKING PASSES VISIBLE.

EACH APARTMENT WILL RECEIVE TWO BLUE PARKING PASSES WHICH WILL NEED TO BE HUNG ON THE REAR VIEW MIRROR OF YOUR VEHICLE(S).

A TOTAL OF TWO VEHICLES PER APARTMENT ARE ALLOWED TO PARK ON THE PROPERTY. IF YOU HAVE MORE THAN TWO VEHICLES YOU WILL NEED TO MAKE ARRANGEMENTS TO PARK YOUR VEHICLE ELSEWHERE.

ANY VEHICLES PARKED IN ANY COVERED OR UNCOVERED PARKING SPACE NOT DISPLAYING A BLUE ARBOR RIDGE PARKING PASS - WILL BE SUBJECT TO TOWING AT VEHICLE OWNER'S EXPENSE.

NO EXCEPTIONS.

THERE IS NO GUEST/VISITOR PARKING AVAILABLE.

WE ARE SORRY FOR ANY INCONVENIENCE THIS MAY CAUSE.

THANK YOU,

JAIME MORENO/PROPERTY MANAGER
ARBOR RIDGE APARTMENTS

Arbor Ridge Apartments

330 E Enos Drive, Santa Maria, CA 93454
Phone: (805) 922-3364 Fax: (805) 925-4427

TODOS LOS VEHÍCULOS DEBERÁN TENER PASES DE ESTACIONAMIENTO DE ARBOR RIDGE VISIBLES.

CADA APARTAMENTO RECIBIRÁ DOS PASES DE ESTACIONAMIENTO AZUL QUE NECESITA COLGAR EN EL ESPEJO DE VISTA TRASERA DE SUS VEHÍCULOS.

SE PERMITE UN TOTAL DE DOS VEHICULOS POR APARTAMENTO EN LA PROPIEDAD. SI TIENE MÁS DE DOS VEHICULOS, NECESITARÁ HACER ARREGLOS PARA ESTACIONAR SU VEHÍCULO EN OTRO LUGAR.

SI SU VEHÍCULO ESTÁ ESTACIONADO EN CUALQUIER ESPACIO DE ESTACIONAMIENTO CUBIERTO O DESCUBIERTO SIN UN PASE DE ESTACIONAMIENTO DE ARBOR SU VEHÍCULO SERÁ REMOLCADO A GASTO DEL PROPIETARIO DEL VEHÍCULO.

SIN EXCEPCIONES.

NO HABRÁ APARCAMIENTO DE INVITADOS / VISITANTES DISPONIBLE.

LAMENTAMOS CUALQUIER INCONVENIENTE QUE ESTO PUEDA CAUSAR.

GRACIAS,

JAIME MORENO / GERENTE DE PROPIEDAD

APARTAMENTOS ARBOR RIDGE

Background Check Authorization

1) By this document ARBOR RIDGE APARTMENTS discloses to you that a consumer report may be obtained for purposes of leasing the property at: 330 E ENOS DRIVE, SANTA MARIA, CA 93454, as part of the prescreening background check and at any time during your tenancy.

2) This shall authorize the procurement of a consumer report by a credit reporting agency or other sources as part of the pre-screening background investigation. If accepted, this authorization shall remain on file and shall serve as an ongoing authorization for the named landlord or its agents or other sources to procure consumer reports at any time during the rental period.

3) I also authorize the procurement of an investigative consumer report and understand that it may contain information about my employment and educational background, criminal history, credit, workers comp claims, mode of living, character and personal reputation. I also understand you may make use of the internet including social networking sites.

I understand that I have the right to obtain additional disclosure as to the nature and scope of the investigation upon written request within a reasonable period of time and to obtain a copy of the report upon request. This authorization, in original or copy form, shall be valid for this and any future reports or updates that may be requested.

4) In connection with this request, I authorize all corporations, companies, former employers, supervisors, credit agencies, educational institutions, law enforcement/criminal justice agencies, city, state, county, and federal courts, state motor vehicle bureaus and persons to release information they may have about me to the person or company with which this form has been filed if required, or their agent. I further authorize you to secure an investigative consumer report at any time, and any number of times, before, during, and after my tenancy, if in the landlord's (or its designees) discretion, it has a legally permissible and legitimate business need for the information requested.

I release and hold harmless all parties involved from any and all liability for damages arising from requesting, procuring or furnishing the requested information except with respect to a violation of the Fair Credit Reporting Act. I authorize the landlord and its agent/credit reporting agency and all associated entities and its clients to receive any criminal history information or credit reports pertaining to me in the files of any state or local criminal justice agency.

My signature below also indicates that I have received a Summary of Rights in accordance with the Fair Credit Reporting Act.

Date: _____ Applicant's Signature: _____

Applicant's Name: _____

Para información en español, visite 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 FCRA. **For more information, including information about additional rights, go to 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 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 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.
- **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 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **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.

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:

TYPE OF BUSINESS:	CONTACT:
<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, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. 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 P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the 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 the 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, S.W., Suite 8200 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>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>