

ADDITIONAL SUMMARY OF RIGHTS

For Maine Residents:

Every consumer reporting agency shall, upon request and proper identification of any consumer, clearly and accurately disclose to that consumer:

- All information in its files on the consumer at the time of the request, except that medical information, as defined in Maine Revised Statutes Section 1312, subsection 8, may be withheld. The consumer shall be informed by the agency of the existence of any such medical information withheld and shall have a right to have that information disclosed to a licensed physician of his choice. Nothing in this chapter shall be construed to prevent, or to authorize any consumer reporting agency to prevent, such a physician from subsequently disclosing that information to the consumer to whom it relates. The agency shall inform the consumer of the consumer's right to disclosure of such withheld information at the time the consumer makes a request to inspect all files pursuant to this section.
- All items of information in its files on that consumer except that the sources of information need not be disclosed. However, in the event an action is brought under this chapter such sources shall be available to the consumer under appropriate discovery procedures in the court in which the action is brought.
- The names and addresses of the recipients of any consumer report or investigative consumer report on the consumer which it has furnished for employment purposes within the 2-year period preceding the request and for any other purpose within the 6-month period preceding the request.
- The procedures adopted by the consumer reporting agency pursuant to Maine Revised Statutes Section 1317 to enable a consumer to correct any inaccurate information contained in that consumer's consumer report.

The requirements respecting the disclosure of sources of information and the recipients of consumer reports do not apply to information received or consumer reports furnished prior to the effective date of this chapter (10 MRS § 1315), except to the extent that the matter involved is contained in the files of the consumer reporting agency on that date.

A consumer reporting agency shall adopt reasonable procedures to enable a consumer to correct any inaccurate information in his file. For the purposes of this law, "inaccurate information" includes materially incomplete information within the scope of the report requested.

If a consumer disputes any item of information contained in the consumer's file on the ground that it is inaccurate and the dispute is directly conveyed to the consumer reporting agency by the consumer, the consumer reporting agency shall reinvestigate and record the current status of the information within 21 calendar days of notification of the dispute by the consumer, unless it has reasonable grounds to believe that the dispute by the consumer is frivolous, and it shall then immediately notify the consumer of the result of its investigation and the consumer's rights. The presence of contradictory information in a consumer's file does not, in and of itself, constitute reasonable grounds for believing the dispute is

frivolous. Upon reinvestigation, the consumer reporting agency shall record in the consumer's file the efforts undertaken to reinvestigate the dispute, including, but not limited to, the names of the person or persons conducting the reinvestigation.

If, after conducting the reinvestigation prescribed, the consumer reporting agency finds that an item is inaccurate or that it can no longer be verified, it shall promptly expunge the item and otherwise correct the file, and refrain from reporting the item in subsequent consumer reports, unless the item is later verified.

Notwithstanding anything in these paragraphs, if a consumer reporting agency is requested to act pursuant to these paragraphs, it may retain the report that is found to be inaccurate; provided that the report is kept separate from other reports about the consumer, that it is conspicuously marked as containing inaccurate information which shall not be disclosed, and that it shall not be disclosed by the consumer reporting agency except in connection with its defense to a civil action brought pursuant to sections 1322 and 1323 of Maine Revised Statutes.

If, after conducting the reinvestigation prescribed, the consumer reporting agency is unable to resolve any difference still remaining between the allegations made by its sources and the consumer, it shall:

- Promptly indicate in the file that the item is disputed;
- Permit the consumer to file a statement containing the nature of the dispute. The agency may limit such statements to not more than 200 words if it provides the consumer with assistance in writing a clear summary of the dispute;
- Include the consumer's statement of the dispute in all subsequent credit reports containing the information in question; and
- Clearly note in all subsequent consumer reports that the item is disputed by the consumer.

When a consumer reporting agency must act pursuant to the above rules, it shall notify the consumer in writing that it will notify each person whom the consumer designates who has received the item of information during the previous 2 years for employment purposes or during the previous 6 months for any other purpose that the item is inaccurate, can no longer be verified or that it is disputed and that it will furnish them with the corrected information, and the consumer reporting agency shall notify each person designated by the consumer who has received the item of information during the previous 2 years from employment purposes or during the previous 6 months for any other purpose, that the item is inaccurate, can no longer be verified or that it is disputed, and shall furnish those persons with the corrected information and, where applicable, with a copy of the consumer's statement.