

## **SUMMARY OF RIGHTS UNDER WASHINGTON LAW**

The Washington Fair Credit Report Act, located at Chapter 19.182 RCW, substantially parallels the federal Fair Credit Reporting Act and the rights and remedies set forth in the Federal Trade Commission's Summary of Rights, except that, effective July 22, 2007, the Washington state law imposes greater limitations on the reasons for which an employer may obtain a consumer report. Beginning July 22, 2007, an employer may not obtain a consumer report that indicates the consumer's credit worthiness, credit standing, or credit capacity, unless (1) the information is substantially job related and the employer's reasons for using the information are disclosed in writing, or (2) the information is required by law.

### **COMPLAINTS**

ANY COMPLAINTS BY CONSUMERS UNDER STATE LAW  
MAY BE DIRECTED TO  
THE ATTORNEY GENERAL'S OFFICE IN WASHINGTON  
CONSUMER PROTECTION DIVISION

### **CONSUMER PROTECTION DIVISION**

For Information Call: The Consumer Resource Center

Statewide Toll-Free Number:

**800 551-4636**

Statewide Toll-Free TDD:

**800 276-9883**

Complaints May Be Made Via U.S. Mail or E-Mail

**Complaints: <http://www.atg.wa.gov/FileAComplaint.aspx>**  
(Include your U.S. Mail address with any complaint.)

**Website & Forms: <http://www.atg.wa.gov/>**

**OTHER CONSUMER RESOURCE CENTERS THAT YOU MAY CONTACT:**

<p><b>Bellingham - Island, San Juan, Skagit and Whatcom Counties</b> AGO - CRC 103 E. Holly, Suite 308 Bellingham, WA 98225 Phone: (360) 738-6185 Fax: (360) 738-6190</p>	<p><b>Spokane - Northeast Washington</b> AGO - CRC 1116 West Riverside Spokane, WA 99201-1194 Phone: (509) 456-3123 Fax: (509) 458-3548</p>
<p><b>Kennewick - Southeast Washington</b> AGO - CRC 500 N. Morain Street, Suite 1250 Kennewick, WA 99336-2607 Phone: (509) 734-7140 Fax: (509) 734-7285</p>	<p><b>Tacoma - Pierce, Mason, Grays Harbor and Kitsap Counties</b> AGO - CRC 1019 Pacific Avenue South, 3<sup>rd</sup> Floor Tacoma, WA 98402-4411 Phone: (253) 593-2904 Fax: (253) 593-2449</p>
<p><b>Olympia - Thurston County</b> AGO - CRC 670 Woodland Square Loop S.E., 1<sup>st</sup> Floor P. O. Box 40118 Olympia, WA 98504-0118 Phone: (360) 753-6210 Fax: (360) 664-2585</p>	<p><b>Vancouver - Southwest Washington</b> AGO - CRC 1220 Main Street, Suite 549 Vancouver, WA 98660-2964 Phone: (360) 759-2150 Fax: (360) 759-2159</p>
<p><b>Seattle - King, Snohomish, Clallam and Jefferson Counties</b> AGO - CRC 900 Fourth Avenue, Suite 2000 Seattle, WA 98164-1012 Phone: (206) 464-6684 Fax: (206) 464-6451</p>	