



Our Commitment

NAPS, Inc.'s obligations, and our commitment, extend to the consumer. In 1971, the Federal Government established the Fair Credit Reporting Act to ensure the rights of the consumer in light of the growing use of consumer reports.

Our role in the relationship is to provide the requested information to our client and to ensure all parties fulfill the requirements of the Act. Failure to adhere to any facet of this Federal Law can result in severe penalties. The Federal Trade Commission (FTC) operates as the enforcement body to the FCRA. At the request of the consumer, the FTC will investigate any questionable actions of the reporting agency, supplier, or user of the information.

Your rights under the Fair Credit Reporting Act

- You must be told if information in your file has been used against you.
- You have the right to know what is in your file.
- You have the right to ask for a credit score.
- You have the right to dispute incomplete or inaccurate information.
- Consumer Reporting Agencies must correct or delete inaccurate, incomplete, or unverifiable information.
- Consumer reporting agencies may not report outdated negative information.
- Access to your file is limited.
- You must give your consent for reports to be provided to employers.
- You may limit "prescreened" offers of credit and insurance you get based on information in your credit report.
- You may seek damages from violators.
- Identity theft victims and active duty military personnel have additional rights.

For more information, please visit www.ftc.gov/credit

National Application Processing & Screening, Inc.
1920 3rd Avenue North Bessemer, Alabama 35020
P: 866-425-9671 | F: 866-425-5129
www.nationalaps.com