

February, 1998

INSTRUCTIONS  
for  
DISCLOSURE REGARDING AN INVESTIGATIVE CONSUMER REPORT

WBA(FCRA) 1-606(a)(1) (8/1/97)

**NOTICE: CONSULT YOUR ATTORNEY TO BE CERTAIN THIS FORM IS APPROPRIATE FOR YOUR TRANSACTION AND TO BE CERTAIN THE LAW HAS NOT CHANGED SINCE THE DRAFTING DATE SHOWN ON THE FACE OF THE FORM.**

This form complies with the Fair Credit Reporting Act ("FCRA") amendments effective September 30, 1997. **Banks should begin using the form dated August 1, 1997, by September 30, 1997.** Earlier versions of the form have been discontinued.

Under FCRA, a user may not obtain an investigative consumer report on a consumer unless certain disclosure requirements are met. This form may be used to make those required disclosures. Use this form to disclose the user's intent to obtain an investigative report. The disclosures must be mailed or delivered to the consumer no later than 3 days after the date the investigative report was first requested.

In addition to the right to request in writing a written disclosure of the nature and scope of the investigation requested, the consumer may also request a summary of his or her rights under the FCRA. The form includes a provision stating the consumer's rights under the FCRA.

The form was also revised to include a date line and space for the name and address of the user. The "very truly yours" portion of the form was replaced by a standard signature line.

This form is made available to users as a model form. Users may take the form and use it with their own letterhead.