JBRI Credit Group
WE FIX. YOU RISE.

Consumer Credit File Rights

Under State and Federal Law

You have the right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any credit repair company has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove inaccurate, incomplete, outdated, or unverifiable information.

Your Rights Under the Fair Credit Reporting Act (FCRA)

The Fair Credit Reporting Act (FCRA) provides consumers with important rights regarding their credit information. These rights include:

- The right to obtain a copy of your credit report from a consumer reporting agency.
- The right to dispute incomplete or inaccurate information contained in your credit report.
- The right to have consumer reporting agencies investigate disputed information and correct or delete information that is inaccurate, incomplete, or cannot be verified.
- The right to know who has accessed your credit report under a permissible purpose.
- The right to place fraud alerts or security freezes on your credit file if you believe you may be a victim of identity theft or fraud.
- The right to receive notice if information contained in your credit report has been used against you in connection with a credit application, employment application, insurance application, or other adverse action.
- The right to seek damages and other remedies for violations of the Fair Credit Reporting Act.

IMPORTANT NOTICE

You have the right to review your credit report and dispute inaccurate information directly with the credit reporting agencies without purchasing any service from a credit repair organization.

No company can legally remove accurate and verifiable negative information from your credit report.

No company can guarantee a specific increase in your credit score or guarantee approval for any loan, mortgage, credit card, or other financial product.

Consumers are encouraged to review their credit reports regularly and exercise their rights under federal and state law.

JBRI Credit Group LLC Disclosure

JBRI Credit Group LLC provides credit education, credit consulting, credit analysis, and dispute assistance services. We do not guarantee the removal of any item from a credit report, any specific credit score increase, or approval for any financial product.

Results vary based on individual circumstances, the accuracy of information reported by creditors, consumer reporting agency investigations, and other factors beyond our control.

By using our services, you acknowledge that you have received and reviewed this disclosure regarding your rights under state and federal law.