

consumer reporting agency, and the right of the consumer to receive a copy of a consumer report containing all information in that file as provided under the Federal Fair Credit Reporting Act (15 U.S.C. § 1681g) and under § 14-1206 [of Subtitle 12] of this title;

[(ii)] (2) A statement that a copy of the consumer report containing all information in the consumer's file will be furnished free of charge by the consumer reporting agency if requested by the consumer within 30 days of receiving a notice of a denial of credit as provided under the Federal Fair Credit Reporting Act (15 U.S.C. § 1681j) and under § 14-1209 [of Subtitle 12] of this title;

[(iii)] (3) A statement that a nominal charge not to exceed \$5 may be imposed on the consumer by the consumer reporting agency for a copy of the consumer report containing all the information in the consumer's file, if the consumer has not been denied credit within 30 days from receipt of the consumer's request;

[(iv)] (4) A complete and accurate statement of the consumer's right to dispute the completeness or accuracy of any item on the consumer contained in any file that is maintained by any consumer reporting agency, as provided under the Federal Fair Credit Reporting Act (15 U.S.C. § 1681-i) and under § 14-1208 [of Subtitle 12] of this title;

[(v)] (5) A complete and detailed description of the services to be performed by the credit services business for or on behalf of the consumer, and the total amount the consumer will have to pay for the services; and

[(vi)] (6) A statement that accurately reported information may not be permanently removed from the file of a consumer reporting agency.

[(2)] (B) If the credit services business is required to obtain a surety bond or establish a trust account pursuant to § 14-1902 of this subtitle, the information statement shall also include:

[(i)] (1) A statement asserting the consumer's right to proceed against the surety bond or trust account under the circumstances and in the manner set forth in § 14-1908 of this subtitle; and

[(ii)] (2) The name and address of the surety company which issued the bond, or the name and address of the depository and the trustee and the account number of the trust account.

DRAFTER'S NOTE: