

(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. § 1681i) and under § 14-1208 of this title;

(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

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

[(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:

(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 § 14-1910 of this subtitle; and

(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.]

(B) A CREDIT SERVICES BUSINESS REQUIRED TO OBTAIN A LICENSE PURSUANT TO § 14-1902 OF THIS SUBTITLE SHALL INCLUDE IN THE INFORMATION STATEMENT REQUIRED UNDER § 14-1904 OF THIS SUBTITLE:

(1) A STATEMENT OF THE CONSUMER'S RIGHT TO FILE A COMPLAINT PURSUANT TO § 14-1911 OF THIS SUBTITLE;

(2) THE ADDRESS OF THE COMMISSIONER WHERE SUCH COMPLAINTS SHOULD BE FILED; AND

(3) A STATEMENT THAT A BOND EXISTS AND THE CONSUMER'S RIGHT TO PROCEED AGAINST THE BOND UNDER THE CIRCUMSTANCES AND IN THE MANNER SET FORTH IN § 14-1910 OF THIS SUBTITLE.

14-1908.

[If a] A credit services business is required to obtain a surety bond [or establish a trust account] pursuant to TITLE 11, SUBTITLE 3 OF THE FINANCIAL INSTITUTIONS ARTICLE. [§ 14-1902 of this subtitle, the credit services business shall:

(1) File a copy of the surety bond with the Commissioner or, where a trust account is established, file notification of the depository, the trustee and the account number with the Commissioner; and