

# Survivors of Human Trafficking

## Dispute Information for Survivors of Human Trafficking

Survivors of Human Trafficking have specific rights under FCRA and Regulation V Human Trafficking Rule. Survivors of Human Trafficking may submit documentation to dispute any adverse information that may be a result of Human Trafficking. The following documentation is required to dispute any adverse information:

- Detailed written statement describing the reason for your dispute and information describing the adverse information you would like disputed.
- Documentation of a determination that you have been a victim of trafficking:
  - A Federal, State, or Tribal governmental entity,
  - A court of competent jurisdiction, which includes certain documents filed in court;
    - A non-governmental organization or human trafficking task force, including victim service providers affiliated with these entities, authorized by a Federal, State, or Tribal government entity; or
    - A self-attestation by a consumer who identifies as a victim of trafficking that is signed or certified by a Federal, State, or Tribal government entity, court of competent jurisdiction, or an authorized representative of these entities.

You may submit trafficking documentation through the following methods:

- Through our consumer portal at: <https://consumerservices.earlywarning.com>
- By mail to:

Please send all required information to:

*Early Warning  
5801 N. Pima Rd  
Scottsdale, AZ 85250  
Attn: Trafficking Disputes*

Or you can send it to:

*275 Sacramento Street  
Suite 400  
San Francisco, CA 94105  
Attn: Trafficking Disputes*

Once documentation and a detailed dispute have been provided, Early Warning shall block the adverse information with-in 4 business days. A notification of determination shall be sent out with-in 25 business days. For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).