

FAQs for CIC replacement:

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information contained in the files of consumer reporting agencies. **You have the right to know what is in your file.** You may request and obtain the information about you in the files of a consumer reporting agency, this is referred to as a consumer file disclosure.

Early Warning will provide you with your file disclosure, but you are required to provide sufficient information to allow Early Warning to validate your identity. This may include sharing your Social Security number. Early Warning will provide your file disclosure to you free of charge.

The information listed below will answer frequently asked questions:

What information should I provide to receive my report?

To verify your identity, you can provide the following:

- Social Security Number
- Your Name – First, Last, Middle, and Suffix
 - please include previously used names and indicate if you share a name with a parent or child (e.g., junior, senior, etc.)
 - if your name is linked to a Sole Proprietorship business (also referred to as a DBA) account, please tell us and provide the business name to assist in finding relevant information
- Current Physical Address (if recently updated, please indicate, and provide previous address)
- Mailing Address, if different from your current address
- Date of Birth
- Phone Number primary and alternate if applicable (if recently updated, please indicate and provide previous phone number)

Please provide a form of identification:

- Copy of a Government Issued ID such as:
 - Driver's License
 - Passport
 - State Issued ID
 - Resident Alien ID
 - US Military ID

Do you have a form I can fill out to submit identify information and request my report?

- For your convenience, you may complete [this online form](#) to more easily provide the information that allows us to ensure the completeness of your report. The identification form is not required to provide your identification information.

How do I submit my information?

You may submit your information via upload to the Early Warning Secure Transfer Portal, by mail, or by fax.

You may also call Early Warning at 1-800-745-1560 for over-the-phone authentication and to request your report Monday through Friday 8:00 to 5:00 pm MST. Early Warning is closed on national holidays.

FAX: 480-656-6850

Address: Early Warning 5801 N. Pima Rd Scottsdale, AZ 85250

To submit information electronically, via the Secure Transfer Portal, go to:

<https://consumerservices.earlywarning.com> When prompted for the Early Warning email address, enter consumerservices@earlywarning.com Follow the instructions on the screen to create your User ID and password, and to upload the documents to be securely transmitted to Early Warning. If you need technical assistance with the Secure Transfer Portal, please call 1-877-639-4457.

What are the ways I can request to receive my file disclosure?

- Mail
- Email

Do I need to pay to receive my consumer file disclosure?

Early Warning does not charge to provide a consumer with their file disclosure.

Why are you asking for my Financial Institution name and account number?

Providing your Financial Institution name and account number(s) is not required for Early Warning to produce your file disclosure, but it can be helpful in confirming that we have located your specific account information.

Other helpful information:

The Early Warning website has additional information that may be useful in answering other questions you may have. Please just click on the icons to activate videos that will provide helpful information.