

Fair Credit Reporting Act Disclosures

Section 612(f)(1)(A) of the Fair Credit Reporting Act (FCRA) provides that a consumer reporting agency may charge a consumer a reasonable amount for making a disclosure to the consumer pursuant to section 609 of the FCRA. Section 612(f)(1)(A) of the FCRA further provides that, where a consumer reporting agency is permitted to impose a reasonable charge on a consumer for making a disclosure to the consumer pursuant to section 609 of the FCRA, the charge shall not exceed \$8.00 and shall be indicated to the consumer before making the disclosure. Section 612(f)(2) of the FCRA states that the Bureau shall increase the \$8.00 maximum amount on January 1 of each year, based proportionally on changes in the Consumer Price Index, with fractional changes rounded to the nearest fifty cents. The Bureau's calculations are based on the CPI-U, which is the most general Consumer Price Index and covers all urban consumers and all items.

ANNUAL ADJUSTMENTS

[Dec. 23, 2020](https://www.federalregister.gov/documents/2020/12/23/2020-28409/fair-credit-reporting-act-disclosures) [↗](#) (https://www.federalregister.gov/documents/2020/12/23/2020-28409/fair-credit-reporting-act-disclosures)

- The Bureau of Consumer Financial Protection (Bureau) announces that the ceiling on allowable charges under section 612(f) of the Fair Credit Reporting Act (FCRA) will increase to \$13.00, effective for 2021.

[Nov. 27, 2019](https://www.federalregister.gov/documents/2019/11/27/2019-25695/fair-credit-reporting-act-disclosures) [↗](#) (https://www.federalregister.gov/documents/2019/11/27/2019-25695/fair-credit-reporting-act-disclosures)

- The Bureau of Consumer Financial Protection (Bureau) announces that the ceiling on allowable charges under section 612(f) of the Fair Credit Reporting Act (FCRA) will remain unchanged at \$12.50, effective for 2020.

[Dec. 31, 2018](https://www.federalregister.gov/documents/2019/01/31/2018-28372/fair-credit-reporting-act-disclosures) [↗](#) (https://www.federalregister.gov/documents/2019/01/31/2018-28372/fair-credit-reporting-act-disclosures)

- The Bureau of Consumer Financial Protection (Bureau) announces that the ceiling on allowable charges under section 612(f) of the Fair Credit Reporting Act (FCRA) will increase from \$12.00 to \$12.50, effective for 2019.

[Nov. 16, 2017](https://www.federalregister.gov/documents/2017/11/16/2017-24855/fair-credit-reporting-act-disclosures) [↗](#) (https://www.federalregister.gov/documents/2017/11/16/2017-24855/fair-credit-reporting-act-disclosures)

- The Bureau of Consumer Financial Protection (Bureau) announces that the ceiling on allowable charges under section 612(f) of the Fair Credit Reporting Act (FCRA) will remain unchanged at \$12.00, effective for 2018.

[Nov. 18, 2016](https://www.federalregister.gov/documents/2016/11/18/2016-27735/fair-credit-reporting-act-disclosures) [↗](#) (<https://www.federalregister.gov/documents/2016/11/18/2016-27735/fair-credit-reporting-act-disclosures>)

- The Bureau of Consumer Financial Protection announces that the ceiling on allowable charges under section 612(f) of the Fair Credit Reporting Act will remain unchanged at \$12.00, effective for 2017.

[Nov. 20, 2015](https://www.federalregister.gov/articles/2015/11/20/2015-29664/fair-credit-reporting-act-disclosures) [↗](#) (<https://www.federalregister.gov/articles/2015/11/20/2015-29664/fair-credit-reporting-act-disclosures>)

- The Bureau of Consumer Financial Protection (Bureau) announces that the ceiling on allowable charges under section 612(f) of the Fair Credit Reporting Act (FCRA) will remain unchanged at \$12.00, effective for 2016.

[Dec. 15, 2014](https://www.federalregister.gov/articles/2014/12/15/2014-29215/fair-credit-reporting-act-disclosures) [↗](#) (<https://www.federalregister.gov/articles/2014/12/15/2014-29215/fair-credit-reporting-act-disclosures>)

- The Bureau of Consumer Financial Protection (Bureau) announces that the ceiling on allowable charges under section 612(f) of the Fair Credit Reporting Act (FCRA) will increase from \$11.50 to \$12.00, effective for 2015.

[Dec. 30, 2013](https://www.federalregister.gov/articles/2013/12/30/2013-31219/fair-credit-reporting-act-disclosures) [↗](#) (<https://www.federalregister.gov/articles/2013/12/30/2013-31219/fair-credit-reporting-act-disclosures>)

- The Bureau of Consumer Financial Protection (Bureau) announces that the ceiling on allowable charges under Section 612(f) of the Fair Credit Reporting Act (FCRA) will remain unchanged at \$11.50 for 2014.

[Dec. 18, 2012](https://www.federalregister.gov/documents/2012/12/18/2012-30373/fair-credit-reporting-act-disclosures) [↗](#) (<https://www.federalregister.gov/documents/2012/12/18/2012-30373/fair-credit-reporting-act-disclosures>)

- The Bureau of Consumer Financial Protection (Bureau) announces that the ceiling on allowable charges under Section 612(f) of the Fair Credit Reporting Act (FCRA) will remain unchanged at \$11.50 for 2013.

[April 3, 2012](https://www.federalregister.gov/articles/2012/04/03/2012-7916/fair-credit-reporting-act-disclosures) [↗](#) (<https://www.federalregister.gov/articles/2012/04/03/2012-7916/fair-credit-reporting-act-disclosures>)

- The Bureau of Consumer Financial Protection (“Bureau”) announces that the ceiling on allowable charges under Section 612(f) of the Fair Credit Reporting Act (“FCRA”) will increase from \$11.00 to \$11.50 effective April 3, 2012.

RULE DETAILS

Date issued by the Bureau

DEC 23, 2020

Effective date

JAN 01, 2021

eRegulations

[12 CFR Part 1022 \(cfpb.gov/rules-policy/regulations/1022/\)](https://cfpb.gov/rules-policy/regulations/1022/)

CFR

[12 CFR 1022](https://ecfr.federalregister.gov/current/title-12/chapter-X/part-1022) [↗](#) (<https://ecfr.federalregister.gov/current/title-12/chapter-X/part-1022>)

Topics

- [CREDIT REPORTS AND SCORES](#) (CFPB.GOV/RULES-POLICY/FINAL-RULES/?TOPICS=CREDIT-REPORTS-AND-S-CORES)
- [FAIR CREDIT REPORTING ACT](#) (CFPB.GOV/RULES-POLICY/FINAL-RULES/?TOPICS=FAIR-CREDIT-REPORTING-ACT)

EMAIL UPDATES

[Sign up \(cfpb.gov/compliance/compliance-resources/signup/\)](https://cfpb.gov/compliance/compliance-resources/signup/) to receive updates on rules as they become available.

[Privacy Act Statement \(https://www.consumerfinance.gov/privacy/general-request-inquiry-privacy-act-statement/\)](https://www.consumerfinance.gov/privacy/general-request-inquiry-privacy-act-statement/)

FURTHER READING

 Blog

[Innovation spotlight: Providing adverse action notices when using AI/ML models \(cfpb.gov/about-us/blog/innovation-spotlight-providing-adverse-action-notice-when-using-ai-ml-models/\)](https://cfpb.gov/about-us/blog/innovation-spotlight-providing-adverse-action-notice-when-using-ai-ml-models/)

JUL 07, 2020

 Newsroom

[Consumer Financial Protection Bureau Sues 1st Alliance Lending, LLC and Its Principals for Alleged Unlawful Mortgage Lending Practices \(cfpb.gov/about-us/newsroom/consumer-financial-protection-bureau-sues-1st-alliance-lending-llc-and-its-principals-for-alleged-unlawful-mortgage-lending-practices/\)](https://cfpb.gov/about-us/newsroom/consumer-financial-protection-bureau-sues-1st-alliance-lending-llc-and-its-principals-for-alleged-unlawful-mortgage-lending-practices/)

-protection-bureau-sues-1st-alliance-lending-llc-and-its-principals-for-alleged-unlawful-mortgage-lending-practices/)

JAN 15, 2021

[View more](https://www.consumerfinance.gov/activity-log/?topics=credit-reports-and-scores&topics=fair-credit-reporting-act) (cfpb.gov/activity-log/?topics=credit-reports-and-scores&topics=fair-credit-reporting-act)

 An official website of the United States government

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