

Instructions for Requesting a Block of Adverse Information Resulting from Human Trafficking

Consumer Submission Guide



To request that adverse items of information resulting from trafficking be blocked, please submit the information and documentation described below. Provide as much information as possible so we can review and process your request.

1

Appropriate Proof of Identity

Include the following identifying information as part of your submission:

- First, middle, and last name
- Any other names or previously used names
- Current and/or recent full address, including street number and name, apartment number, city, state, and ZIP code
- Social Security number (SSN)
- Date of birth (DOB)

Additional proof of identity may be requested if needed. This may include copies of government-issued identification, utility bills, and/or other methods used to authenticate a person's identity.

2

Trafficking Documentation

A. Victim Determination Information

Victim determination information generally consists of documentation showing that a consumer has been determined to be a victim of trafficking. The determination may be made by:

- A Federal, State, or Tribal governmental entity
- A court of competent jurisdiction, including certain documents filed in court
- A non-governmental organization or human trafficking task force, including victim service providers affiliated with these entities, when authorized by a Federal, State, or Tribal governmental entity

- A self-attestation signed or certified by a Federal, State, or Tribal governmental entity, a court of competent jurisdiction, or an authorized representative of one of these entities

B. Identified Adverse Items of Information

Provide documents that identify the specific adverse items of information you believe should not be furnished because they resulted from a severe form of trafficking in persons or sex trafficking.

Examples of adverse information may include:

- Payment delinquencies or defaults
- Records of coerced debt
- Criminal arrest or conviction records
- Eviction records or records of non-payment of rent

C. Preferred Method of Written Communication

Tell us how you prefer to receive written communications regarding your request. You may provide either a mailing address or an email address.

3

Where to Mail Your Submission

Please mail the information described above to either of the following addresses:

ADDRESS ONE

1192 E Draper Pkwy #232 Draper UT 84020

ADDRESS TWO

12441 900 E Suite 260 Draper UT 84020

Questions about what to provide? Call:

(855)-837-1328

4

Additional Information

An overview of the Federal human trafficking regulation is available in the Consumer Financial Protection Bureau's [FCRA Human Trafficking Fast Facts](#).

This guide is provided for informational purposes and is not legal advice.