

CreditClaw

Consumer Rights Disclosure

This document explains your rights under federal and state law when using credit repair services. CreditClaw is committed to full transparency and compliance with the Credit Repair Organizations Act (CROA), 15 U.S.C. § 1679 et seq. Please read this disclosure carefully before using our services.

1. Consumer Credit File Rights Under State and Federal Law

The following disclosure is required by 15 U.S.C. § 1679c and is provided to you verbatim as mandated by federal law:

Consumer Credit File Rights Under State and Federal Law

You have a right to dispute inaccurate information in your credit report by contacting the credit bureau directly. However, neither you nor any 'credit repair' company or credit repair organization has the right to have accurate, current, and verifiable information removed from your credit report. The credit bureau must remove accurate, negative information from your report only if it is over 7 years old. Bankruptcy information can be reported for 10 years.

You have a right to obtain a copy of your credit report from a credit bureau. You may be charged a reasonable fee. There is no fee, however, if you have been turned down for credit, employment, insurance, or a rental dwelling because of information in your credit report within the preceding 60 days. The credit bureau must provide someone to help you interpret the information in your credit file. You are entitled to receive a free copy of your credit report if you are unemployed and intend to apply for employment in the next 60 days, if you are a recipient of public welfare assistance, or if you have reason to believe that there is inaccurate information in your credit report due to fraud.

You have a right to sue a credit repair organization that violates the Credit Repair Organizations Act. This law prohibits deceptive practices by credit repair organizations.

You have the right to cancel your contract with any credit repair organization for any reason within 3 business days from the date you signed it.

Credit bureaus are required to follow reasonable procedures to ensure that the information they report is accurate. However, mistakes may occur.

You may, on your own, notify a credit bureau in writing that you dispute the accuracy of information in your credit file. The credit bureau must then reinvestigate and modify or remove inaccurate or incomplete information. The credit bureau may not charge any fee for this service. Any pertinent information and copies of all documents you have concerning an error should be given to the credit bureau.

If the credit bureau's reinvestigation does not resolve the dispute to your satisfaction, you may send a brief statement to the credit bureau, to be kept in your file, explaining why you think the record is inaccurate. The credit bureau must include a summary of your statement about disputed information

with any report it issues about you.

The Federal Trade Commission regulates credit bureaus and credit repair organizations. For more information, contact: The Public Reference Branch, Federal Trade Commission, Washington, D.C. 20580.

2. About CreditClaw

CreditClaw is an AI-powered credit education and dispute document preparation tool. CreditClaw is **not** a law firm, **not** an attorney, and **not** a credit repair organization. CreditClaw helps you understand your credit report and prepares dispute letter drafts based on your instructions. You make all final decisions and send all correspondence yourself.

CreditClaw serves clients in both English and Spanish.

3. Services Provided

What CreditClaw does:

- Analyzes your credit report to identify potential inaccuracies, errors, and violations
- Educates you on your rights under the FCRA, FDCPA, and other consumer protection laws
- Generates customized dispute letter drafts with specific legal citations
- Tracks 30-day bureau response windows and prepares follow-up correspondence
- Identifies potential re-aging violations and statute of limitations issues
- Recommends escalation paths when bureaus fail to comply (CFPB, Attorney General, etc.)

What CreditClaw does NOT do:

- Does not provide legal advice or act as your attorney
- Does not guarantee any specific results, score improvements, or timelines
- Does not dispute information that is accurate, current, and verifiable
- Does not send letters on your behalf — all letters are drafts for your review and decision
- Does not use deceptive tactics, fake identities, or misleading dispute reasons
- Does not store your Social Security Number, full account numbers, or passwords

4. Pricing and Cancellation

Free tier: Your first credit report analysis and initial dispute letter pack are provided at no cost. No credit card is required. No obligation to continue.

Subscription (optional): After your free analysis and letters have been delivered, you may choose to subscribe for ongoing support at \$29/month. Subscription is offered only after service has been delivered, never before. No advance payment is collected for services not yet rendered.

Right to cancel: You have the right to cancel any subscription for any reason within 3 business days of signing up for a full refund. You may also cancel at any time after the 3-day window; cancellation takes effect at the end of your current billing cycle.

Social proof rewards: Clients who share deletion confirmation screenshots may receive a credit toward their next month of service. Participation is entirely voluntary.

5. Your Rights Summary

You have the right to:

- Dispute credit report inaccuracies yourself, for free, directly with the credit bureaus
- Obtain a copy of your credit report from each bureau
- Cancel your contract with CreditClaw within 3 business days for any reason
- Sue any credit repair organization that violates the CROA
- Receive honest information about what can and cannot be disputed on your report
- Never be charged before services are delivered

6. Data Privacy

CreditClaw takes your privacy seriously. We recommend redacting your Social Security Number, date of birth, and full account numbers before uploading your credit report. CreditClaw can analyze your report accurately without these details. Session data is not retained after your conversation ends. For complete details, see our Privacy Policy at creditclaw.co/privacy.

7. Contact Information

CreditClaw is operated through the OpenClaw platform.

Website: creditclaw.co

Telegram: [@CreditClawBot](https://t.me/CreditClawBot)

To file a complaint about a credit repair organization, contact:

Federal Trade Commission: [ftc.gov/complaint](https://www.ftc.gov/complaint)

Consumer Financial Protection Bureau: [consumerfinance.gov/complaint](https://www.consumerfinance.gov/complaint)

Your State Attorney General's Office

This disclosure is provided in compliance with the Credit Repair Organizations Act, 15 U.S.C. § 1679 et seq. CreditClaw is a credit education and dispute document preparation tool. CreditClaw is not a law firm, not an attorney, and does not provide legal advice.

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