

## FTC rescinds FCRA model forms and disclosures

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The Federal Trade Commission (“FTC”) [recently rescinded](#) several Model Forms and Disclosures associated with the Fair Credit Reporting Act (“FCRA”), determining they are no longer necessary, given that the CFPB has issued its own model forms and disclosures. The FTC forms that have been rescinded and the corresponding CFPB forms that now apply are as follows:

- Rescinded FTC Form: Appendix A – Model Prescreen Opt-Out Notices | Corresponding CFPB Form: Appendix D to Part 1022 – Model Forms for Firm Offers of Credit or Insurance.
- Rescinded FTC Form: Appendix D – Standardized Form for Requesting Annual File Disclosures | Corresponding CFPB Form: Appendix L to Part 1022 – Standardized Form for Requesting Annual File Disclosures.
- Rescinded FTC Form: Appendix E – Summary of Identity Theft Rights | Corresponding CFPB Form: Appendix I to Part 1022 – Standardized Form for Requesting Annual File Disclosures.
- Rescinded FTC Form: Appendix F – General Summary of Consumer Rights | Corresponding CFPB Form: Appendix K to Part 1022 – Standardized Form for Requesting Annual File Disclosures.
- Rescinded FTC Form: Appendix G – Notice of Furnisher Responsibilities | Corresponding CFPB Form: Appendix M to Part 1022 – Standardized Form for Requesting Annual File Disclosures.
- Rescinded FTC Form: Appendix H – Notice of User Responsibilities | Corresponding CFPB Form: Appendix N to Part 1022 – Standardized Form for Requesting Annual File Disclosures.

Furthermore, the FTC has re-designated Appendix B – Model Forms for Risk-Based Pricing and Credit Score Disclosure Exception Notices as appendix A, and Appendix C – Model Forms for Affiliate Marketing Opt-Out Notices as appendix B.

Covered entities, including motor vehicle dealers otherwise subject to the authority of the FTC, should now look to the corresponding forms issued by the CFPB to obtain the appropriate model forms and disclosures.

The FTC is also amending several FTC rules so that they refer to the applicable CFPB Model Forms and Disclosures. These amendments address references to the forms and disclosures in the Risk-Based Pricing Rule (16 CFR part 640), and the Affiliate Marketing Rule (16 CFR part 680).

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