

Powered by: All One Credit Union

Your Credit Report(s) and the Price You Pay for Credit

What is a credit report?	A credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.					
How did we use your credit report(s)?	We used information from your credit report(s) to set the terms of the credit we are offering you, such as the Annual Percentage Rate and/or required down payment.					
	The terms offered to you may be less favorable than the terms offered to consumers who have better histories.					
What if there are mistakes in your credit report(s)?	You have a right to dispute any inaccurate information in your credit report(s).					
	If you find mistakes on your credit report(s), contact TransUnion and/or Experian (see check boxes below) , which are the consumer reporting agencies from which we obtained your credit report(s).					
	It is a good idea to check your credit report(s) to make sure the information (it contains/they contain) is accurate.					
How can you obtain a copy of your credit report(s)?	Under federal law, you have the right to obtain a copy of your credit report(s) without charge for 60 days after you receive this notice. To obtain your free report(s), contact:					
	TransUnion Consumer Relations: By telephone: Call toll-free: 1-800-916-8800 By mail: Mail your written request to: 2 Baldwin Place P.O. Box 1000 Charter PA 10033					
	Chester, PA 19022 On the web: Visit www.transunion.com/myoptions					
	Experian: By telephone: Call toll-free: 1-888-397-3742 By mail: Mail your written request to: 701 Experian Parkway P.O. Box 2002					
	Allen, TX 75013 On the web: Visit www.experian.com/reportaccess					
How can you get more information about credit report(s)?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore .					

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Borrower:_				
100	70 10 10			

Your credit score	Credit Score:					
	Source:					
	Date:					
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. We used your credit score to set the terms of credit we are offering you. Your credit score can change, depending on how your credit history changes.					
The range of scores	Scores range from: TransUnion - 250 to 900 Experian - 250 to 877					
Key factors that adversely	Factors:					
affected your credit score	1					
	2					
	3.					
	4					
	Check here if number of inquiries was listed as a key factor.					
	If you have any questions regarding your credit score, you should contact:					
How can you get more information about your credit report?	TransUnion Consumer Relations: By telephone: Call toll-free: 1-800-916-8800 By mail: Mail your written request to: 2 Baldwin Place P.O. Box 1000 Chester, PA 19022					
	Experian: By telephone: Call toll-free: 1-888-397-3742 By mail: Mail your written request to: 701 Experian Parkway P.O. Box 2002 Allen, TX 75013					