



Powered by: All One Credit Union

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

<b>What is a credit report?</b>	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.
<b>How did we use your credit report(s)?</b>	<p>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.</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better histories.</p>
<b>What if there are mistakes in your credit report(s)?</b>	<p>You have a right to dispute any inaccurate information in your credit report(s).</p> <p>If you find mistakes on your credit report(s), contact <b>TransUnion and/or Experian (see check boxes below)</b>, which are the consumer reporting agencies from which we obtained your credit report(s).</p> <p>It is a good idea to check your credit report(s) to make sure the information (it contains/they contain) is accurate.</p>
<b>How can you obtain a copy of your credit report(s)?</b>	<p>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:</p> <p><input type="checkbox"/> <b>TransUnion Consumer Relations:</b> <i>By telephone:</i> Call toll-free: 1-800-916-8800 <i>By mail:</i> Mail your written request to: 2 Baldwin Place P.O. Box 1000 Chester, PA 19022 <i>On the web:</i> <a href="http://www.transunion.com/myoptions">Visit www.transunion.com/myoptions</a></p> <p><input type="checkbox"/> <b>Experian:</b> <i>By telephone:</i> Call toll-free: 1-888-397-3742 <i>By mail:</i> Mail your written request to: 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 <i>On the web:</i> <a href="http://www.experian.com/reportaccess">Visit www.experian.com/reportaccess</a></p>
<b>How can you get more information about credit report(s)?</b>	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .

