



Provided by: Leominster Credit Union

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

<p><b>What is a credit report?</b></p>	<p>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.</p>
<p><b>How did we use your credit report(s)?</b></p>	<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>
<p><b>What if there are mistakes in your credit report(s)?</b></p>	<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>
<p><b>How can you obtain a copy of your credit report(s)?</b></p>	<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: 1-800-888-4213  <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>
<p><b>How can you get more information about credit report(s)?</b></p>	<p>For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at <a href="http://www.federalreserve.gov">www.federalreserve.gov</a>, or the Federal Trade Commission's web site at <a href="http://www.ftc.gov">www.ftc.gov</a>.</p>

# Your Credit Score and Understanding Your Credit Score

Borrower: \_\_\_\_\_

<b>Your credit score</b>	Credit Score: _____ Source: _____ Date: _____
<b>What you should know about credit scores</b>	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.
<b>The range of scores</b>	Scores range from: <input type="checkbox"/> TransUnion - 250 to 900 <input type="checkbox"/> Experian - 250 to 877
<b>Key factors that adversely affected your credit score</b>	Factors: 1. _____ 2. _____ 3. _____ 4. _____  <input type="checkbox"/> Check here if number of inquiries was listed as a key factor.
<b>How can you get more information about your credit report?</b>	If you have any questions regarding your credit score, you should contact:  <input type="checkbox"/> <b>TransUnion Consumer Relations:</b> <i>By telephone:</i> Call toll-free: 1-800-888-4213 <i>By mail:</i> Mail your written request to: 2 Baldwin Place P.O. Box 1000 Chester, PA 19022  <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